

Independence

48-1926

Mrs. Josephine Havlicek
703 Jergins Trust Bldg
Long Beach 2, Cal
7515

WOMAN

MAY, 1948

**Federation
Program
1948-1949**

**WE
EARN
OUR FUTURE**

VOLUME 27

NUMBER 5



WE MUST BE READY TO SERVE

As this message is being written, the leaders of the country have begun with the utmost gravity to estimate once more our human and material resources in order to be prepared for crisis. The effect is to make the subject chosen for our 1948 program more important than we knew when it was evolved.

We have learned in the last thirty-five years that the abilities of trained women are absolutely invaluable to America in any time of stress. In the past, American women have served their country and done it well. But in any new period of strain, whether it be economic or military, we must do better than ever before.

So we can prepare ourselves for any eventuality by seriously carrying out this program, which means digging to the roots of it. We want to study our own capacities, our own energies, our own opportunities. We shall then be ready to offer our services, if they are needed, and know what we are giving. We shall be in a position to insist calmly that women must be consulted and their advice not disregarded.

It is clear that we must be able to meet trouble. But if we are fortunate and skillful, we may avoid trouble and enter on a period of stabilization and progress. In that case, studying ourselves is still more to the good. We shall be ready to take long strides in the advancement of the position of women in America, and all women will benefit by what the business and professional women can deliver.

Whatever happens, we know that there is bound to be a great period of readjustment as our country assumes the responsibility for leading and guarding the freedom of the world and for maintaining the pattern of the economic system which has always meant progress and prosperity. We must aid the helpless and the luckless people who want to follow our lead and are in sympathy with our ideals.

The earning women of America are part of the world leadership which America must offer. They must not forget that. Without them, it would be less valid, less strong, less human. Without any boastfulness but with a sure consciousness of honest ability, we must be ready to do a full and a hard part in making American leadership great. May this indicated program be, in a way, a light to throw into the obscurities of the future.

Margaret Culkin Bannister

Program Coordination Chairman

INDEPENDENT WOMAN

OFFICIAL PUBLICATION OF
THE NATIONAL FEDERATION
OF BUSINESS AND PROFESSIONAL
WOMEN'S CLUBS, INC.

FEDERATION PROGRAM

1948-49

We Earn Our Future

FRANCES MAULE
Editor-in-Chief

SARA CHANEY
Art and Production Editor

BELLE KRASNE
Assistant Editor

DOROTHY B. SCRANTON
Advertising Manager

INDEPENDENT WOMAN
Registered U. S. Pat. Off.,
published monthly by the
National Federation of
Business and Professional
Women's Clubs, Inc., at
the Candler Building,
Baltimore, Maryland. Editorial and Advertising offices at 1819 Broadway, New York 23, N. Y. Volume XXVII, No. 5. Entered as second class matter at the Post Office at Baltimore, Maryland, under the Act of March 3, 1879. Copyright 1948 by the National Federation of Business and Professional Women's Clubs, Inc. All rights reserved. Subscription, \$1.50 the year. Add 25 cents the year for Canada and other countries. Unsolicited manuscripts cannot be returned unless postage is enclosed. POSTMASTER: If undeliverable, send form 3578 to 1819 Broadway, New York 23, N. Y.

CONTENTS

We Must be Ready to Serve by Margaret Culkin Banning, Chairman Program Coordination	Inside front cover
Focusing on You by Sally Butler, President	130
The Big Parade by Olive H. Huston, Executive Secretary	131
Evolution of the National Program by Frances Maule, Editor, Independent Woman	132
Suggestions for Meetings and Projects Before Program—Membership—Membership Committee ..	134
Haphazard Spending or a Well-planned Financial Program—Finance Committee	136
To Keep Freedom Free—Public Affairs Committee	138
To Promote Our World Citizenship—International Relations Committee	140
Your Health is You—Health and Safety Committee	142
More People Need Jobs Longer—Education and Vocations Committee	144
Legislation—Means to Our Ends—Legislation Committee ..	147
Tools for Learning—Press and Radio—Radio and News Service Committees	149
To Get Them Out and Inspire Them to Work by Julia Cole Fauber, director of Program Coordination ..	151
Women in Policy-Making Posts	153
United Nations Week by Mildred Burgess, United Nations Representative	154
Business Women's Week—Use Your Vote in '48	155
The Eyes of BPW Are on Texas	160

FOCUSING ON YOU

by Sally Butler
President

Here, one month earlier than you are accustomed to receiving it, is your National Program. You asked us to get it to you sooner—and here it is.

This is your program—not only because you will now take it and adapt it to the specific requirements of your own clubs and communities but because, through your ballots in the program primaries, you determined the subjects it covers, and, through your contacts with your National Committee chairmen who drew up the program in outline at their Midyear meeting with the Executive Committee, you indicated the manner in which you wished to have these subjects developed.

Also, in this crucial year of 1948-49, the program is yours in a very special sense for the reason that it is focused on you.

Read every line of it. Regardless of whether or not you are a committee chairman charged with the responsibility for producing program, you will find in it much that is of interest and value to you personally as an individual as well as a club member. It is packed with information and ideas bearing directly upon some of the baffling problems that are giving us all so much concern in these critical and uncertain times. Keep it on hand for ready reference. Consult it when you need help with problems bearing upon such matters as the management of your personal finances in this inflationary period, the maintaining and improving of your mental and physical health, the upgrading of your skills and the overcoming of traits that may be standing in the way of your success as a worker, the upbuilding of your value as a citizen of your home town and of that "one world" with which your International Relations program is concerned.

Our National Program for 1948-49 is so planned that every club member as well as every club will find it of practical service. If we all avail ourselves completely of the information, suggestions, assistance it offers, if we really put ourselves into it, we cannot fail to gain in stature as individuals, as club members and as citizens. This will take work, but we, as workers, well realize that only work brings us the results we desire. As wise workers, we know that "We Earn Our Future."

THE BIG PARADE

by Olive H. Huston

Executive Secretary

Eighteen million women, marching eight abreast, eight feet apart, would take forty-seven days, eight hours and twenty minutes to pass a reviewing stand.

Who are these women and where are they going?

They are the women in these United States who are termed "the women who work." Our program is concerned with the latter part of the question, "Where are they going?"

In our program for 1948-1949, under the title "We Earn Our Future," we have endeavored to analyze the individual employed woman and her working life. Our program theme expresses our awareness that our future as employed women rests upon us and our own accomplishments.

As members of this Federation may we keep our sights well fixed on our goals, which include the justification of our place in the business and professional world. Eighty-four out of every hundred of these women in that great parade work to support themselves or others. With this great need as the driving force we must realize that it is up to us, through the influence of public opinion toward us and through our own individual patterns of work, to earn our future—economically, politically, educationally, socially, and spiritually.

It is not only our own place in the business world for which we work. The vision of this Federation extends to all women who work. One of our objectives is to lend encouragement and assistance to the younger women who will follow in our paths. The successful businesswoman has made a fuller contribution if, as she has advanced, she has been ready with help and understanding to aid the younger woman who is finding the going difficult. Our success will have meant little that is lasting if it has not made the pathway smoother for someone else.

All of the women, marching together, can surmount every barrier, break down every obstacle, if they as individuals determine to improve themselves and lend a helping hand to all efforts to advance not only their own interests, but those of humanity in general.

Evolution of the national program

BY FRANCES MAULE, *Editor, Independent Woman*

OUR Federation is among the first of the women's organizations to put out a unified, coordinated plan of work for its member clubs.

In the beginning, the plan of work was determined more or less loosely by a general statement of objectives.

The original group that got together to consider forming a national organization of business and professional women formulated its objectives as:

"The promotion and protection of the interests of women in industrial and commercial life, including suitable dress for women in business, proper working conditions, equal pay for equal work, promotion of business opportunities and advancement, the securing of the standardization of morals and the encouragement and development of efficiency in all the activities of the world's work."

At the convention in St. Louis in 1919, at which the proposed organization came into being as the National Federation of Business and Professional Women's Clubs, the objectives decided upon were:

"To promote the interests of business and professional women; to secure combined action by them; to gather and distribute information relative to vocational opportunities; to stimulate local and state organizations and cooperation among business and professional women of the several states of the United States."

The plan of work that grew out of this statement included the uniting of the business and professional women of the country to work for legislation designed to promote the welfare of working women, for increased facilities for business and professional training for women, for more and better vocational guidance, for loan funds to enable students to finish their educations or to take up specialized training, for standardization of salaries and for better living and working conditions for women and girls in business.

When, in 1921, the Federation was incorporated, its objectives were declared in the following terms:

"To elevate the standards for women in business and the professions; to promote the interests of

business and professional women; to stimulate local and state organizations; to bring about a spirit of cooperation among the business and professional women of the United States; to extend opportunities to business and professional women through education along lines of industrial, scientific and vocational activities."

That year saw the appointment of a program committee which drew up and published in various issues of *INDEPENDENT WOMAN* for that year outlines for programs based upon such subjects as politics, salesmanship, thrift, personal qualities as a business asset, industrial relations, health and the National Federation.

It is reported in the October, 1921, issue of *INDEPENDENT WOMAN* that, in order to ascertain the desires of the various clubs with respect to program, a questionnaire had been sent out to club presidents, and that the suggestions offered had been built upon the answers to the questionnaire. From this we can see that our present practice of developing our programs from the ballots of clubs in the Program Primaries has had a long and honorable history dating almost as far back as the Federation itself.

In 1922 came the slogan, "A Better Business Woman for a Better Business World." This so captivated the imaginations of the members of the Federation that it gave us, for the first time, a program theme. Automatically, also, it determined to a very great extent the nature of the year's activities.

ATTENTION was focused upon the opening up to girls of more opportunities for securing sound business and technical training.

The next year, 1924, gave the Federation its second program theme, "At Least a High School Education for Every Business Girl." In harmony with the theme, the clubs that year concentrated on efforts to help girls entering the business world by providing them with information in regard to vocational opportunities and by awarding scholarships.

During 1925, these efforts were supplemented by a project that for years thereafter held a place in

BPW club programs, namely, the making of a comprehensive survey of the occupations and facilities for training open to women, and the living and working conditions affecting women in their respective communities. Programs continued to center largely in the finding and publicizing of facts bearing upon women's employment, plus efforts to secure the extension and improvement of facilities for vocational counseling, guidance and training for women.

IN 1931, at the convention which met in Richmond, Virginia, the Ten Year Objective was adopted. Twelve years of practical experience in group work had brought our members to a growing realization that the welfare of any one group can be attained only through promoting the welfare of all. This broadening of our perception of the task before us took form in these words:

"During the next decade the National Federation of Business and Professional Women's Clubs should fit itself to assume real leadership in thinking on economic problems and their social implications with a view toward helping in the establishment, through scientific methods, of conditions which assure to women, and to men as well, the fullest opportunity and reward for the development of whatever capacities they may possess."

The means employed to gear specific programs and projects to the Ten Year Objective varied widely. The Federation as a whole undertook four important and valuable research studies: "The Age Factor as it Relates to Business and Professional Women," "Women and their Careers," "Why Women Work," and "Should Married Women Work?" Individual clubs, organized to study social and economic problems, held round table and forum discussions, arranged lectures, arranged and participated in radio broadcasts, made community surveys, initiated or participated in working for needed legislation, cooperated with other organizations in securing needed social reforms and community improvements, fought discriminations against women, initiated or participated in movements to improve and increase educational facilities, and called attention to the need for more and better vocational training. A program was set up and facilities devised for stimulating and promoting the study of our relations with other countries.

During these years, subjects for study and action were decided upon at conventions and placed before the membership through announcements in *INDEPENDENT WOMAN* and through the state conventions and regional conferences. Nevertheless as the Federation grew in size and its activities widened and multiplied it became increasingly clear that we needed a formalized statement of program subjects, implemented with specific and concrete suggestions for setting up meetings and projects and for coordinating the work on program of all committees.

Accordingly in 1934, a program keyed to the theme, "Economic Security for All," was worked out and published in brief outline in five pages of the August issue of *INDEPENDENT WOMAN*.

This was the procedure followed in 1935, with

the program built upon the theme, "Toward Effective Democracy," and in 1936 with the program built upon the theme, "The Business Woman as a Citizen."

In 1937, in response to a request from the clubs that the program be made available to them at an earlier date than the August issue of *INDEPENDENT WOMAN*, the Federation issued the first of its special program books. The theme was "Our Town's Business," and it offered to the clubs a carefully worked-out plan for making a detailed survey of the businesses of their respective communities with special reference to the employment opportunities offered to women.

The Federation's second program book carried forward the general plan of the first. Its theme was "My Business and Yours," fully developed with specific suggestions for meetings and projects, helps for study and reference material, and illustrated with pictographs.

In 1940 came the third program book, the theme of which was "Making Democracy Work."

In 1941, when all America was concerned about all things else with preparations for defense against impending war, the theme for the fourth program book was "Strengthen Democracy for Defense."

Effective as these program books were, they had one fault in common; the cost of producing them. This meant that the Federation had to put a price upon them—75 cents for "Our Town's Business," and 50 cents for the other three. Many members, therefore, went without a copy of the program book, to the detriment of their understanding of the Federation's policies, their knowledge of its services to its member clubs and individual members and, consequently, their full and effective participation in Federation work. In 1942 it was decided, therefore, that, beginning with the Federation's 1942-1943 Fourfold War Program, the June issue of *INDEPENDENT WOMAN* should be given over entirely to the Federation's National Program for the ensuing club year, and, therefore, should constitute the annual program book.

Since then, the national program has been published in the June issue of *INDEPENDENT WOMAN* as follows: 1943, "Winning the War and the Peace"; 1944, "Toward Victory and Beyond"; 1945, "Our World to Build"; 1946, "Our Goals—Jobs, Justice, Peace"; 1947, "We Face Tomorrow."

This means that since 1942, each member of the Federation has received the Federation's annual program book automatically and at no additional cost as one of the issues coming to her from the subscription to *INDEPENDENT WOMAN* which she receives when her dues are paid into the Federation's treasury.

THIS procedure on the whole has proved satisfactory to the clubs except for the fact that they have felt that the program should reach them earlier in order to enable them to plan their programs for the ensuing year while all the members were available, and the club activities at their height. It was this year decided, therefore, to bring out the program issue in May, beginning with the one now before you.

Before program—membership

MEMBERSHIP COMMITTEE

SALLY DUNN PICKERING, *Chairman*

MEMBERSHIP is a program in effect twelve months of every year. One monthly meeting cannot accomplish our goals. The following program is presented to highlight and blueprint the work of the membership committee. For that reason the program should be presented early in the club year.

Women in business take inventory frequently in order to replenish stock and to add new numbers with up-to-the-minute sales appeal. The membership committee should use the same procedure.

The membership committee needs the constant cooperation of all other committees. They are the customers who use the membership stock. When new members join the club they should be assigned immediately to the committee whose functions and duties can use the particular abilities of these new members. It is the responsibility of the membership committee to secure as members women who are qualified in the particular fields of endeavor covered in our 1948-49 program.

TO HAVE AND TO HOLD

THAT phrase, used in this connection, means simply the continuation of our membership stabilization, extension and expansion program. To *have* is to continue to reach and accept into membership the business and professional women who are interested in the objects of our Federation. (National Articles of Incorporation and Bylaws, Page 165—*Handbook of Federation Procedures*.) To *hold* is now to maintain the all time high we have reached in national membership.

It is suggested that the program "To Have and to Hold" be developed as a membership clinic to inventory present membership, to discover the reasons for losing members, to determine the categories from which we should add new stock, and to determine the type of action program which will attract and hold members.

The membership chairman should preside at this meeting.

Since the duties of the recording secretary include the keeping of a list of the vocations of all members, this officer should present an occupational index of the club. This report should give the total figure for each occupation, and this figure should be broken down into the figure for its various branches. For example, for the number of the members employed in nursing, the total figure should be given, and then the figures for each branch—private nursing, public health, industrial, psychiatric, and so on.

The recording secretary may be assisted by a member familiar with personnel classifications.

This report should be made part of the records of the club, and as new members come into the club the index should be extended and kept current.

This will constitute the inventory of the present club membership.

A member of the membership committee should next review the definition, the functions and duties of the membership committee and present the qualifications of members best suited to serve on this committee. (*Handbook of Federation Procedures*, page 19.)

Attention should be directed to the particular function of this committee to establish working relationship with the program coordination committee. (Recommendation of National Membership chairman accepted by the 1946 national biennial convention—August 1946 *INDEPENDENT WOMAN*, page 248.)

THE presiding chairman should next present the program coordination committee chairman to outline the coordinated club program for this year, particularly as developed by the committees for education and vocations, health and safety, international relations and public affairs. The particular responsibilities of these committees for accomplishing the objectives and goals established by the membership through action of the national biennial convention, and through use of the program primary ballots, should be explained. Each of the

four chairmen concerned with program content should present the duties, functions and qualifications of each of these committees. (*Handbook* pages 21, 24, 25, and 27. Use the current definition of the public affairs committee as given in the National Bylaws, revised, December, 1946.)

The legislation chairman should interpret the Legislative Recommendation policy and program, showing how each plank in the legislation program originates in the four content committees. (Legislative Policy, pages 153-158, Sections 1 through 11—*Handbook*.) Interpret the work of the Legislative Steering Committee when an emergency arises in regard to legislation vitally affecting the interests of women or Federation objectives. (*Handbook*, pages 158-59, sections 12 through 15.) She should also give the functions, duties and qualifications of this committee. (*Handbook*, page 26.)

THE news service and the radio chairman should each indicate her responsibility for implementing these five committees through good publicity and—in the case of radio—good listening. Each should give the functions, duties and qualifications of her particular committee. (*Handbook*, pages 28-29.)

The finance committee chairman should cite the essential significance of her committee to the operation of all other committees. She should demonstrate how, through proper and adequate budgeting, each committee is supplied with the materials necessary to carry out its program, why a sound financial policy is prerequisite for a business and professional women's club. The duties, functions and qualifications of this committee should be given. (*Handbook*, page 22.)

The chairman of the program coordination committee should now summarize the work of the various committees and stress the particular personnel needed to make the program a success and most efficiently to further the attainment of Federation objectives.

She may well point out the program stock that is now outmoded and should be placed on sale or donated to less fortunate organizations, clearing the club shelves for an up-to-date, swift moving program of action.

In summation, the membership chairman should analyze the present membership inventory and relate it to the need of the various committees for particularly qualified new members.

The meeting should then be opened for general discussion of methods to obtain these members.

A secretary should record all suggestions or proposed methods. This report should become part of the membership committee's work plan for the year.

To have members is only half of the work of the membership committee. It is equally important to hold members.

In order to continue the program as a membership clinic, it will be necessary for the membership committee to plan this meeting well in advance. Secure from the club treasurer the membership lists

for 1946-47 and 1947-48. By comparison find the members who have been lost to the club during the fiscal year. In clubs where stabilization has been effected, use a previous year.

Assign to the membership committee the responsibility of interviewing the lost members, perhaps over a coke, a cup of tea or at lunch. Make each interview face to face—never by telephone. Each member of the committee may have several interviews and each should be held separately.

At this meeting a candid report should be made of the reasons why each member failed to retain membership in the club. Names should not be mentioned. The only concern should be *why* these members were lost.

After the reports have been given, the membership chairman should call upon each of the committee chairmen for comments on the reports and for suggestions on ways to hold members.

These problems should be discussed from the floor. Each member should be encouraged to make suggestions.

The secretary's report of this discussion should provide the basis for a joint session of the program coordination committee and the membership committee. A frank appraisal of the club program, projects and activities as well as accomplishments should result from this meeting.

An inventory has been taken. It now becomes necessary to remove the outmoded program stock and to replace it with up-to-the-minute stock which will enable your club To Have and to Hold members.

WE, THE MEMBERS

THE program outlined under this heading is designed to stress the importance of the individual member in the work of the Federation. It is a ready-to-present provocative program, available upon request from the national executive offices.

We, The Members, *are* the Federation. Upon the individual member rests the responsibility and obligation to accomplish the objectives We, The Members, have set for ourselves through biennial convention action. We, The Members, must be fully informed about these objectives in order to carry forward effective action. We, The Members, should extend the privileges of membership to more and more women interested in the same objectives. We, The Members, can accomplish our own solidarity and importance.

Federation Publications Useful in Membership Work

All items listed are available from the National Executive Offices:

Handbook of Federation Procedures, 60 cents

A History of the National Federation, \$1.25

Membership Manual, 35 cents

A Key to Fuller Living, 1 cent

Thumbnail Facts About the Federation, 1 cent

We Learn About Our Federation, free

Haphazard spending or a well-planned financial program

FINANCE COMMITTEE

GRACE S. STOERMER, *Chairman*

In the Federation's earlier days our leaders showed their foresight by establishing forward-looking financial policies. By adherence to these policies the Federation has grown and flourished. For years its Finance Committee has been able to go to its biennial conventions with a surplus in its treasury. As a consequence, its financial practices provide a pattern for other organizations.

Because at this time we have the largest membership in our history, it is important that we review the financial policies that have proved so successful in order that they may be applied not only by the clubs and state federations, but by our individual members.

SOUND CLUB FINANCING

No club can hope to achieve strength, expansion and recognition without a sound financial policy based on the practices that have been found successful in business. Before a business embarks on a project it assesses its position and allots to the various operations necessary to a successful conclusion the funds available for the project. Every solvent business operates on a budget.

Your National Finance Committee, therefore, suggests an early meeting with your club finance committee, your president, treasurer and program coordination chairman to plan your goals and draw up a budget that will enable you to reach them.

Begin by taking last year's budget and discussing its weakness or strength with reference to the activities in which you wish to engage. Then add, subtract, delete, making sure a margin of safety is allowed for flexibility. In your planning keep in mind the fixed charges necessary to promote a flourishing organization. In the case of an organization such as yours, you should provide funds to send full representation to state, district and national meetings. When a club provides funds for representation at state, district and national meetings, it can select representatives who are leaders or who are preparing for leadership instead of relying for representa-

tion on just any member who is financially able to assume the expense. You develop leadership, strengthen the club, place the responsibility on your delegate to bring back to the club new ideas and methods to be developed into a well-balanced action program. Allocate an adequate amount for program material; this makes it possible for the program coordinator to have on hand necessary materials when members first meet to plan program. Here the finance committee plays an important part by giving definite help in promoting a program designed to hold and attract new members.

To illustrate, let us take a club of fifty members with dues of \$5.00 per capita which, after paying state and national dues, has left \$100. Out of this \$100 must be paid the fixed expenses for program material and for sending representatives to state and biennial conventions. Obviously \$100 is not enough. Here is the place where the finance committee gets to work. If you would like to have the plans which other groups have used successfully in raising additional funds, we will be glad to forward them to you. When the committee has completed its work, have the budget presented by the treasurer ready for the approval of the club at the first meeting. In order that the budget may be clearly understood, encourage members to partake in the discussion as items are presented. Members will appreciate the fact that the budget was planned according to basic business standards. Point out that in following these standards every member is ensured full return on her investment in a national organization geared to forward-looking policies and action for business and professional women everywhere.

PRICES AND YOUR POCKETBOOK

AND now about your personal finances. Since the war years, business and professional women have faced steadily mounting costs but most of their incomes have not increased at the same rate. A solution to the individual's problem may be found in applying those ideas that enable business to

adjust itself to increased costs of doing business.

What can you, as an individual, do for your own personal finances by applying basic business standards?

Many of us remember the thrill we experienced when we stood before the candy counter to make our selections from a display of penny candies. Some there were who recklessly spent their entire weekly allowance—sometimes as much as ten cents—in the hope of drawing a lucky number entitling the winner to ten, fifteen or twenty-five cents worth of sweets. More often than not, they were not lucky and had nothing to show for their money. Others would carefully select a nickel's worth of the better sweets, and, with an eye to future needs, drop the other into a bank that could not be too easily opened.

As adults, we stand before other counters, all tempting us with things we would like to have. The difference between a well-planned financial program, and a haphazard management of money is due generally to a failure to recognize the difference between needs and wants. We all want a lot of things that we really do not need.

Economy should never be interpreted as denial of all comforts; it means using money, as well as time, wisely, providing for a fair share of pleasures as we go about this business of living.

Statistics show that the majority of people are in the average class, depending upon their jobs for the greater part of their lives with the main source of their income derived from salaries.

Since we spend so much time earning our money, doesn't it seem logical that we should give serious thought to our spending?

Following are the questions your Finance chairman asks women in the financial clinics she conducts:

How much are you earning?

How long have you been earning?

What is the total amount you have earned in this period?

Are you satisfied with your accomplishment to the present time?

If you had followed consistently a carefully worked out plan for the management of your income, would you be better off financially today?

Do you have a savings account, and do you make deposits regularly?

Have you a sound investment program?

What, if any, stocks, bonds or other investments do you own?

Do you carry accident insurance?

Do you carry enough life insurance to protect any dependents you may have?

Do you look ahead to owning your own home, a car, or other things that make for a richer life?

How many years do you expect to be earning?

Are you preparing for the accumulation of a cash fund sufficient to meet your needs when you retire? How much money must you have to maintain your present standard of living?

Have you made your will?

Some people feel that keeping a budget is just

another burden; they prefer to spend as they go, saying that they can control their spending. Yet, they have no idea of how much they spend in a year for food, clothing, amusements, and the other necessities and pleasures of life. Memory is seldom to be relied upon in matters of this kind. By keeping a budget one can very often learn how and where financial leaks can be stopped.

Remember that property is never without an owner. If you take the time to work out a sound financial program, you should protect it. As long as you live you can do this, but if you should die without a will your possessions will be distributed according to the laws of the state in which you claim residence.

Don't wait for luck, opportunity or good fortune to take care of your future. If you really want financial security, *you* must plan for it *now*. There are many forms for keeping a budget. Select one that can, like a dress pattern, be adjusted to your needs. But keep in mind always that you must have system and that you must stay with it.

Any plan is more interesting and successful when several embark on it together. Why not have a film discussion on "More for your Money." Plan your meeting around the film, "Managing the Family Income." While this film covers a family problem it can be applied to the individual. It suggests a practical method for personal planning that makes budgeting pleasant and a means to security. The film may be secured from Household Finance Corporation. Full directions are provided in the manuals listed in reference material. Read the article entitled to "Get Them Out and Inspire Them to Work," on page 152, for a method of planning and carrying through a film discussion. After the film has been shown, discussion could be centered on how to stretch your income through better management.

Members of the finance committee should be prepared to lead the discussion by asking questions designed to bring into the open the financial problems of your members.

THE meeting will take on added interest as well as value to the members if the committee can secure as consultant a woman bank adviser, a building and loan association officer, a teacher or a bank president.

Since almost everyone is feeling the pinch of inflation this meeting should prove of great interest, and should produce excellent results both to the club as a whole and to its individual members. All who attend will be asking themselves searching questions.

Your Finance chairman will be happy to serve as a consultant to anyone wishing advice on the financial problems—whether of clubs or individuals.

References and Source Material

Discussion guide

Money Management for the Family—Household Finance Corporation

Money Management, The Budget Calendar—Household Finance Corporation

The above material is available from the National Executive Offices at 5 cents per copy.

To keep freedom free

PUBLIC AFFAIRS COMMITTEE

SARA SPARKS, *Chairman*

DURING and after World War I, the cost of living and the cost of doing business climbed steadily for a period of six years. Abrupt decline then brought with it disastrous results. Thousands of businesses failed, unemployment was widespread, and the drop in farm prices and consequent foreclosure of many farm mortgages left agriculture in desperate straits. This picture of devastation wrought by swift deflation is a grim one which we must not sit by and see repeated now in this period following World War II when we are again experiencing inflation.

WHAT PRICE THE DOLLAR?

THIS section of our program is planned to help the businesswoman examine the causes of the inflation spiral and to set about doing something definite about it in her own personal and business life and in her community. Factors of a sound economy are considered, and together we shall try to understand the elements that bring about the present high cost of living, and how we may bear our part in leveling it off. How well we succeed in keeping the economy of our country in equilibrium is inescapably up to us all—women as well as men. It will depend upon how stoutly each one of us pulls upon the strings which we, each one of us, have attached to the inflation balloon, and how well each one of us co-operates in the efforts to bring it down gently and smoothly from the stratosphere. Manufacturer, distributor, farmer, management, government, worker, investor, and banker, each one holds a string, and has also in addition two other powerful strings in the form of purchasing power and savings, attached firmly to the basket.

One promising feature in the situation is the pressure being exerted by some of our political leaders who are likely to become presidential nominees in our party conventions. Expressing themselves in a recent symposium published in *Collier's* magazine,

March 20, 1948, regarding ways in which inflation may be curbed and deflation avoided, they were almost unanimous in pointing out public and personal responsibility for wise buying, and almost equally in agreement on the necessity for decreasing government expenditures and decreasing the tax load. One even voiced the view that we may have to reduce our standard of living to a degree. Manufacturers of essential machines and a few producers and distributors of essential foods have begun to reduce prices and are setting about cutting costs.

To defeat inflation, individuals can assist by reducing expenditures and setting up systematic programs of savings; business and industry, by cutting prices and improving quality; bankers, by restraining credit; workers by stepping up workmanship and services; government, by reducing costs and expenditures; all, by improving relationships, tightening belts and pulling together. It is not going to be easy.

Programs and Projects

To get started, as individual purchasers, let's start a drive for sensible buying, encouraging the purchase of essential goods only, avoiding luxury buying and the purchase of scarce goods at high prices. As prices drop slightly, put aside as savings the difference between present and lower prices.

Try to find a local short course in economics in which a group of members may enroll. Consult with local bankers, merchants, economists in neighboring colleges regarding available courses. If enough members and friends can be found to register for such a course, an instructor may be induced to provide a special short course of four or six lectures.

Follow the course with club discussion on one problem of special local importance—whether it has to do with credit, prices, taxes, or some related problem. Perhaps a public meeting should be held in the hope of getting something done.

One worth-while project would be a review of

the local tax situation. Appoint a representative of the club to visit the local tax office to get the facts about the source of the local tax dollar and how it is spent. Ask the aid of a professor of government in a local college in preparing a chart so that the club may see what proportion of revenue is used for various purposes, and to what extent the distribution of taxes in your community follows the pattern in similar communities. If expenditures seem unreasonable or out of proportion, hold a club discussion on the matter with a speaker from the city hall, the local tax department or budget commission to explain things. Exact information will help you do effective work in building public opinion in favor of the changes which should be made.

(For references and source material, see page 158)

CONSERVE OUR HERITAGE

MAN has lived for ages by this ruthless pattern of land use—cut, burn, plant, destroy, move on. So states Fairfield Osborn in his recent article in the March, 1948, issue of *The Atlantic Monthly*. Mr. Osborn points out that this planet is no longer big enough for this kind of plunder.

We in the United States are not now and cannot hope to be self-supporting. In common with all the nations of the earth, we are to some extent dependent upon others in our effort to obtain a living from nature. In this dependence we cannot afford to look at our resources as our own personal property to do with as we like. It is serious business when, with the population of the globe doubled within the past century, there is now per person on the whole globe less than two acres of land of moderate productivity. Yet a minimum adequate diet per person requires the productive capacity of two and a half acres of average fertility. In many countries less than a single acre of productive land is available per person. The shortages which now face us in foods are thus not confined to temporary war-made difficulties; they are problems which will become increasingly severe unless we now correct the damage being done.

This, the second of the topics elected for Public Affairs, builds upon the good work for conservation of our heritage of natural resources already accomplished by our clubs in many communities and through a number of well-considered state-wide plans. This program places first emphasis upon the preservation, restoration and wise and economical utilization of our resources as fundamental to the continuing development of business and industry in this country. It also takes a long view, for only through conservation may we hand on to future generations the resources we have enjoyed.

The resources of the earth are not illimitable. Prone to look with satisfaction upon the wealth of this country, we do not like to face the many unpleasant facts which are now being forced upon us. Soil fertility determines the quality and nutritive value of our food. Yet on every side the fruitfulness of our soil is being wasted. Erosion sweeps countless

acres to the sea; improper methods of agriculture draw out and fail to replace the valuable minerals necessary to plant, animal, and human life. The life-giving elements of the earth are the living organisms to be found in the soil; the four major chemicals (nitrates, lime, phosphates, and potash which are converted by bacteria and animals into the nutrients needed by plant, animal and human life); and essential so-called "trace" elements, which, though used in minute amounts, are nevertheless indispensable to life.

By wasteful methods of use in the ordinary course of our lives and by the destruction of our resources accelerated by war, we have weakened our country. We have no right to squander thoughtlessly the birthright of generations to come. It behooves us now at once to restore and replace where we can, and to prevent further depletion and destruction of irreplaceable wealth.

Programs and Projects

REGIONAL programs are suggested this year because, very likely, as we have proceeded with our investigations of our state needs, many problems have been found to involve a number of neighboring states. Public affairs chairmen in the states may well consult each other and plan to cooperate on problems that reach across state borders. Problems that may be undertaken together on a regional basis include development and use of water power, the correction and prevention of stream pollution, and the planting and protection of forests.

In the state federations several valuable projects are already under way for reforestation and forest conservation. Other state-wide projects may be developed in cooperation with state conservation authorities and other state organizations. Interchange of ideas and plans with public affairs chairmen in neighboring states will unquestionably lend inspiration and strength to your plans.

The organization of inter-club efforts, is recommended, with programs planned to bring about ever wider public education and participation by county and district conservation agencies.

Even the individual member has an obligation to inform herself about, and to put into practice good conservation methods in dealing with her own backyard and kitchen garden, her groves and timberland.

Depending upon the nature of your particular state and local conservation problems, look to the appropriate government agencies for lists of the many fine motion pictures available. Local moving picture theatres and the schools, as well as other groups, may welcome an opportunity to have a series of motion pictures describing conservation problems similar to those in your own locality.

If speakers are invited to address these gatherings or your regular club meetings, provide them in advance with Federation material which will acquaint them with our nation-wide program on conservation and with the specific work being done in clubs and state federations.

(For references and source material, see page 158)

To promote our world citizenship

INTERNATIONAL RELATIONS COMMITTEE

GLORIA BOWMAN, *Chairman*

THE broad aims of our International Relations Program are unmistakable: to understand the continually changing conditions in that "one world" in which we now live; to use informed public opinion to bring influence to bear on local, national, and international bodies to secure action designed to promote and maintain world amity.

Those who prepare the suggested programs many months in advance of the time when they will be used in our clubs, both as group study programs and as club meeting programs, are naturally lacking in the clairvoyance which alone could inform them as to what particular international problem will then be before the public. It is for this reason that program subjects of a general nature are recommended. To these general subjects can easily be attached whatever headline subjects happen to be before the public at the time of the meeting.

Let us take as an example the general subject "What is Our Foreign Policy?" which secured the highest number of votes in the program primaries. If we examine first the principles and the objectives which determine United States foreign policy, the international situation influencing our foreign policy at the time the program is brought before the club will be clarified and given significance.

Public opinion in our country is becoming a more and more important factor both in the making and the carrying out of foreign policy. Secretary Marshall has said, "In a democracy no policy, whether foreign or domestic, has the slightest chance of being effective unless it enjoys popular support."

The demand on the part of our members that a study of the foreign policy of our country be included in our international relations program this year is, no doubt, due to a recognition of the fact that international relations is a dominant factor in our United States foreign policy, and also to an appreciation of the fact that foreign policy is becoming of increasing importance in our lives as business and professional women. Study of the underlying principles shaping the economic and social pattern of the world not only makes our living from day to day more intelligi-

ble, and so more interesting, but also makes us better prepared as individual citizens to bring an informed influence to bear in our local community, in our respective states, in our nation, and, in the world.

International relations is a field of interest new to many of us. During the past year, however, much sound educational work in this field has been accomplished in our clubs. State chairmen and club committee chairmen have given constructive leadership. This we are eager to capitalize on in the year ahead. Participation is a sure-fire method of securing interest and action. No one person can hope to cover the great variety of fields included in international relations. Each of us can, however, take responsibility for keeping abreast of that area which is closest to her own work and interests; and she can then share her findings at meetings, luncheons, special dinners and numerous other occasions.

All study is enlivened by a feeling of acquaintance with the people who are shaping the events involved. Instance the popularity of the long list of "inside" books dealing with the personalities shaping the destinies of various countries. Through reading and study, each of us can acquaint herself with the people actively at work internationally and nationally in her field of special interest. Who are the members of the Special United Nations Commissions and Committees close to your special interest? Who are the members of the Senate and House Foreign Relations Committees? Not only acquaintance, but communication with these people is a part of active participation.

The two subjects which received the highest number of votes in the Program Primaries are "What is Our Foreign Policy?" and "World-Wide Future." These, therefore, are recommended as the subjects for international relations programs during the coming club year.

WHAT IS OUR FOREIGN POLICY?

ON all sides we see unmistakable evidences of a new awareness on the part of our people that our

country's foreign policy has a vital bearing upon the matter so near to all our hearts—peace. Recently the State Department has been averaging more than 5,000 letters a month asking questions on this subject. These questions cannot be answered in a word. Perhaps the simplest answer within compass of approximate accuracy is that foreign policy in a democracy such as ours is public opinion in regard to our relations with other nations as expressed by the people and formulated by the President and Secretary of State in statements of principles and objectives. For instance, in October 1947, President Truman announced certain objectives which he said would govern the decisions of the United States in the postwar world. These were concerned with achieving the just peace, the restoration of economic health in the world, and the perpetuation of the democratic freedoms. The problems in foreign policy immediately before us all relate to these objectives, and all relate to participation of the United States in the United Nations. Such matters as the Marshall Plan, peace treaties, securing the democratic way of life against communism, relations with U.S.S.R., Germany and Japan, support of the Yalta Agreement, trusteeship of non-self-governing countries—all have to do with our making of foreign policy.

As an international relations committee study program, it is suggested that well in advance of any meetings to be held on this subject, the international relations committee take up a study of the foreign policy of the United States. This could show why our foreign policy is not expressed in any one document, how it is an ever-evolving policy, who make it, the relations between United States foreign policy and membership in the United Nations, the role of public opinion in foreign policy.

At an early meeting the committee should recommend to the club program chairman a subject for an international relations club program, choosing a subject of outstanding international interest. This subject might be the European Recovery Program in operation, the settlement of the Palestine question, armaments and armed forces for an International Police Force for the United Nations, or the Latin-American Commission. The program could profitably include a summary of the international relations committee's general study of United States foreign policy. A speaker could be invited to present a current international subject such as one of those suggested above. The speaker should be requested to emphasize in particular the foreign policy of the United States in relation to the subject under discussion. There should be a definite plan for discussion following the speaker. Here, by careful preparation, the study of an international relations committee can be made to count effectively. Questions to be asked by the committee members should be prepared in advance and all the committee should feel the responsibility to enter wholeheartedly into the discussion. In this way the leadership of the committee is given expression. The work of a study group such as this frequently promotes membership participation in this field for the following year.

Project

It is suggested that a project of this committee might consist in spearheading community plans for the celebration of United Nations Week which comes at the beginning of the club year, September 19-25. Plans should be made well in advance. For suggestions for observances for United Nations Week see page 154 of this issue of INDEPENDENT WOMAN.

Source Material

A packet of materials suitable for use is available from the International Relations Service at the national executive office. The revised check list of International Relations and United States foreign policy materials represents the basic bibliography in this field. From time to time INDEPENDENT WOMAN will carry, as they appear, reviews of new books having special international relations interest.

WORLD-WIDE FUTURE

MEET The United Nations Commission on the Status of Women. This program is suggested to widen our vision and understanding of the new world that is opening before women everywhere. A club meeting could well be a reproduction of a session of the United Nations Commission on the Status of Women. The idea is that the meeting be so arranged as to acquaint the club with the fifteen members of the 1948 Commission, their training, experience and record of public service. The meeting place is to be set up according to the chart provided in the kit. As far as possible, this would be a replica of the Lake Success Committee room where the Commission held its meetings.

It is suggested that, preliminary to this meeting, the international relations committee study group should examine the program of work of the Commission including the agenda for the two weeks of the 1948 session. Special attention should, of course, be given to the particular meeting of the Commission that is to be reproduced in the club program. Materials for this study program are included in the kit for our club program.

The role of each of the fifteen Commission members will have been assigned to fifteen club members. In front of each place at the Council table will be a photograph of the member on the Commission and on the reverse side her biography. This will be so placed that the picture will be visible to the audience. A script giving the proceedings of the meeting will be prepared for the kit. The international relations committee chairman will prepare the brief presentation giving background history of the Commission. She will then introduce each club member taking the role of a Commission member, and the impersonator will read the biography of the member she is impersonating. The program should be carefully rehearsed in advance; the success of the meeting hinges on rehearsing as much as on any one thing. Following the reading of the bibliographies, the work of one session of the Commission will be reported. (Continued on page 159)

Your health is you

HEALTH AND SAFETY COMMITTEE

DR. IRMA GENE NEVINS, *Chairman*

YOUR health is you—it is your physical vigor, it is your mental awareness, it is largely responsible for the fullness, or the emptiness, of your life.

Your own health is a very personal and practical matter to you. And it is towards practical methods of helping Federation members maintain their personal health that the Health and Safety Committee will work in this coming year. The topics chosen by the clubs emphasize individual health, and the committee will this year attempt to serve the club members by aiding them in handling their own health problems.

We all know that it is not only our ability to work which means our very livelihood—which depends upon a healthy mind and a healthy body—but our very happiness and ability to enjoy life is secured, or endangered, by the practices and habits of thought which are part of our daily living. The Health and Safety Committee programs are designed to help our members achieve full and happy lives through healthful living.

YOUR HEALTH AND MY HEALTH

WHILE we all agree that health is a matter of very great personal importance to each of us, we would be foolish indeed if we did not recognize that only in a healthy environment can we find the proper setting for the kind of healthful living we desire. If we live in the same community, my state of health affects yours, and yours mine. My cold may cause you to lose three days from work; whooping cough in your block may reach my children.

This seems obvious, yet often we fail to realize that our community health measures are our only protection against many of the illnesses which can come to us. We pay far too little attention to civic health problems and the way in which our town is handling them. Under the topic "Your Health and My Health" the club health and safety committee will bring before club members information and data on how their town is handling such problems as restaurant sanitation, sewage disposal, control of

infectious diseases, and all the other community activities which have a direct bearing on the health of you and your family.

This is not such a difficult undertaking as it may sound. The health and safety chairman can write to the American Public Health Association, Book Service Department, 1790 Broadway, New York, for their *Health Practice Indices*. This free publication sets forth in easily understood terms the minimal requirements for making a community safe from preventable disease. Using it as a guide, your club can readily ascertain how your own town rates in its various sanitation and disease control methods. When the index has been procured, the different items can be assigned to the members of the committee, who will then, by talking with town and county officials and by visiting pertinent points of the city's health facilities, be able to reach a sound judgment of the efficacy and adequacy of the town's health measures.

The undertaking will gain in effectiveness if, when the committee members make their report to the club on the condition of the civic health agencies, the meeting has been announced as open to the public, and if newspapers, as well as town officials and civic leaders, have been invited. If what committee members have to report is consistently good, then town leaders and the newspapers will want to know it. If there are some serious matters which have been overlooked and neglected by the community, then what better way to bring them to public attention than through the medium of an open meeting, reported by the newspapers?

WHILE the reports of the committee members are the important part of the meeting, there will be questions and comments which members of the audience will want to make known. There should be a discussion period, which can be chaired by the health and safety chairman, in order that the meaning of the reports may be discussed by the group as a whole. Officials may also wish to explain or elaborate certain points which the reports have

brought up; the opportunity for this additional contribution to your meeting should certainly be given.

Towards the close of the meeting, resolutions or definite plans for further action may come from the club. Because this is the sort of thing that is everywhere recognized as good live news, your newspapers will be particularly interested in these.

In order that your club members do not overlook the fact that community health is only half the picture, and that their own health measures are just as vital to their well-being, the chairman may close the meeting by briefly pointing out the necessity for each member's caring for her own personal health, and the value of an annual medical checkup.

Through a resolution presented at this meeting some clubs may wish to set a club goal, as well as a civic health goal. They may decide that they will have a contest to see that all members have a thorough medical examination in a specified time. The group can be divided in half for this purpose, and the one that completes its examinations first may be feted by the group that has lost. Such a contest would also be of interest to your papers, and might serve to stimulate others to make this helpful check-up more often.

In connection with her brief talk on personal health, the chairman may wish to distribute the Health Examination Blanks to the club members. These forms, prepared by the National Health and Safety chairman, are useful as guides to the examining physician to ensure a complete examination, and they are useful to the member, who retains them as a guide to handling her own health problems during the year. These blanks can be secured from the national executive offices at 5 cents a copy.

The twofold character of this meeting will bring before the club, and the town as well, both the personal and the community sides of health, and it will serve to show that the club is not "meddling" with civic questions, but is well aware of the dependence of their own healthful living on community standards of health.

RENOVATE YOURSELF

SPRING housecleaning is an annual affair, but how often do we give our minds a spring cleaning, getting into all the corners, replacing outmoded furnishings, giving ourselves a thorough going-over, so that we are bright and shining, inside and out, and all ready for enjoying life?

The program, "Renovate Yourself," which the health and safety committee may offer the club, should help each member to give herself this spring housecleaning. There are many rooms in our lives that will need looking into: physical health, mental health, nutrition, sex life, recreation, safety, are a few of the most important.

A good way to air these rooms for club members would be to use a book discussion method. If each member of the health and safety committee is assigned one of these fields, and reads several books on that subject on which she reports at the meeting, valuable information in every field could be pre-

sented, and a good foundation would be laid for discussion of ways and means to better health.

Chaired by the chairman of health and safety, these reports and a discussion period after would open new vistas to personal health and happiness for many. If the committee wished, they might present a quiz on the subjects and information presented toward the end of the meeting, with a prize for the member able to answer most questions after hearing the data presented. This quiz method has been used after an evening of informative discussion very effectively by some clubs, and members enjoy this little test of their memories and concentration.

Presented below is a very brief bibliography which can be used for this program. A much more comprehensive bibliography can be obtained from the national executive offices at no cost. This list, prepared by the Federation's Health and Safety Advisory Committee, is most valuable to the club chairman. It is also designed as a check list for the health and safety committee to use in assessing the adequacy of their town library in carrying books of most value in the field of health and safety.

If the committee ascertains before the meeting how many of these books are available in the town library, it can perform an invaluable service to club members by referring them to books dealing with the subject which may have particularly interested them during the club discussion. Work closely with your local librarian on this; she will appreciate knowing what the club's interests are and what books you feel are important for her to have.

Projects

SOME clubs, which have concentrated particularly recently on highway safety projects, may wish to continue them this year. They may keep in touch with safety activities through the National Safety Council, 26 North Wacker Drive, Chicago 6, Illinois.

Other clubs may wish to concentrate their effort towards the election or appointment of qualified women to key community positions in health or safety departments. Women are often unusually well suited to such positions and more of them should be holding public health posts. A club can make an outstanding community contribution by helping to put able, experienced women in such positions.

Source Material

New Bodies for Old, by Dorothy Nye, Funk and Wagnalls, \$2.00

Skin Deep, The Truth About Beauty Aids, Safe and Harmful, by M. C. Phillips, Vanguard Press, \$2.00

The Human Mind, by Karl A. Menninger, Alfred A. Knopf, \$5.00

The Neurotic Personality of Our Time, by Karen Horney, W. W. Norton and Company, \$3.00

Food and Health, by Henry C. Sherman, Macmillan, \$4.00

Food Values and Shares in Weight, by Taylor, Macmillan, \$2.00

Women and Men, by Scheinfeld, Harcourt-Brace, \$3.50
Introduction to Community Recreation, National Recreation Association, McGraw-Hill, \$4.00

Accident Facts, National Safety Council, 20 North Wacker Drive, Chicago 6, Illinois, 50 cents.

More people need jobs longer

EDUCATION AND VOCATIONS COMMITTEE

ETHEL M. JOHNSTONE, *Chairman*

MORE married women are working today than ever before. They now greatly outnumber single women in the labor force. In addition, nearly one-half as many women in the labor market are widowed and divorced as are single. Too, the percentage of older workers in the labor force is rapidly catching up with the number of those in the younger age groups as the proportion of older persons in our population increases. Under these conditions, employment on the basis of merit is now and will continue to be the only sound policy. The willing acceptance by employers of older workers, and of women regardless of marital status, is essential. It is up to us, a group greatly affected by attitudes of employers and employees, to help the public become aware of changing patterns in the labor force.

WE OPPOSE DISCRIMINATIONS

THERE are seven major facts which need to be brought to attention if we are to help achieve public acceptance of and demand for employment practices to serve our changing working population.

Women workers now form twenty-eight per cent of the labor force. The seventeen million women workers in 1948 is eight times the number of women employed eighty years ago. About one-half of the women in the labor force at this time are thirty-five years of age or older; forty-six per cent are married; sixteen per cent are widowed or divorced.

To sixty-two per cent of our women workers, marriage has not meant economic security. Obviously, marriage has not withdrawn them permanently from the labor market; it has been an interlude between school or job and the labor market again. In any case, married women and older women, a larger and larger proportion of employed women help support themselves and others.

Single women in the labor force also have dependents. Of the thirty-eight per cent of women workers in the labor force who are single, many support others in addition to themselves. There is no

reason to suppose that single men, who formed thirty-one per cent of the male labor force in 1940, have more dependents than have single women.

Ours is an aging population. According to reliable statistics compiled by the United States Bureau of the Census, the median age of our population has increased during the past century from nineteen to thirty years. That means that half of our population is over thirty years of age. Sixteen per cent of our people in 1946 were over fifty-five years of age; whereas, one hundred years ago, only six per cent of the people exceeded that age. This must mean that an increasing number of older persons will be seeking work, and that an increasing number of our workers will wish to continue to work. Unless they do continue to work or some other provision is made for their support, through social security and other security measures, the cost of support of the older persons in our population will fall upon the younger workers.

The length of the work life has been shrinking. Whereas in 1890 sixty-eight per cent of the men sixty-five years of age were working, in 1940 this proportion had dropped to forty-two per cent. There is a very real tendency on the part of many employers to reduce the retirement age further. Public acceptance of the practice of permitting older workers to hold jobs on the basis of merit is needed.

Women still fail to attain administrative positions. In professional fields, such as social work, library work, and teaching in which the number of women workers far outnumbers men workers, women are rarely found in the administrative posts. In other professional fields women also have difficulty in holding their own in top positions—accounting, editing, and college presidencies and professorships. In professional fields, in which acceptability is based on the completion of specific professional training, advancement certainly should be based on superior excellence in preparation, experience, and personal qualifications, regardless of sex.

There are often differentials in pay. In clerical

and kindred positions, sales positions and other related fields in which the number of women exceeds the number of men, or in which men and women are employed in nearly equal numbers—bookkeepers, accountants, cashiers, clerks, sales persons—still too often promotion and advancement go to men, quite apart from the question of merit. Each club is in a strategic position to get these seven facts into public consciousness.

Meetings and Projects

THESE are your patterns:

1. Hold a meeting to discuss the seven important facts about our working population. Invite to your meeting persons from the personnel departments of business and industry, from the local public employment office, from social agencies dealing with problems of the aging; young people from high schools and colleges; representatives of the press and radio. Ask them to take part in the discussion from the floor. A personnel manager or a representative of the social agency which is working with problems of the aging would be appropriate speakers. Make available to speakers in advance, the references below.

2. Hold special meetings for young people—local high school and college girls—in which facts about the employment situation are made clear to them, especially the urgency of sound preparation for a continuing career which will give them lasting satisfaction and to which they may return if they withdraw for a period from the labor market.

3. As a project, appoint a committee to gather statistics from your town hall as to the nature of your local population—the proportion of persons over fifty-five years of age in your community today, twenty-five years ago, fifty years ago, and the relative proportion of those people employed in these periods. Use these facts.

4. As a second project, ask your members to gather from their places of employment samples of tests used in determining the fitness of workers. If any of these objective tests aid the qualified older worker to hold her position, make such tests known in connection with your meetings.

5. As a third project, make a survey regarding public acceptance of the principle of equal pay. Creation of friendly public opinion toward the principle of equal pay is urgently needed. Talk to the Retail Merchants Association and the Chamber of Commerce about it. Get their friendly interest and aid in getting such questions as these before employers:

Do you employ both men and women at jobs requiring the same or nearly the same duties? If yes, do women receive equal rates of pay with men? If pay rates for women are different, what factors determine the difference: seniority, experience, training, skill and ability, difference in duties performed, availability for other openings? Do you favor equal pay for women and men doing the same kind of work with equal efficiency?

Perhaps the merchants will provide you with a list of local employers to be visited. When you have set up the plan for your survey, distribute copies of the questions to club members. Ask each one during

a two-weeks' period to call on several employers and to record employers' answers. Tabulate the results.

Play up favorable replies in good press releases. Ask your legislation chairman to write to our Washington Office, 1917 Eye Street, N. W., for "The Model Equal Pay Law," and techniques for initiating and securing enactment of a law.

References and Source Material

INDEPENDENT WOMAN:

Watch for forthcoming articles, fall and winter. For articles already published, see:

December, 1947—"Must Women Work?"

January, 1948—"What is Your Job Expectancy?"

February, 1948—"Equal Pay at Work."

Executive Office:

The Annals of the Academy of Political and Social Science, May, 1947. \$1.00.

Problems of an Aging Population, by John D. Durand, 1948. 5 cents.

Public Affairs Committee, Inc., Rockefeller Plaza, New York:

Live Long and Like It, by Dr. Crampton, 1948. 20 cents.

When You Grow Older, by George Lawton and Maxwell Stewart, 1947. 20 cents.

Women's Bureau, U. S. Department of Labor, Washington, D. C.:

Older Women and Their Problems, 1948.

Women's Occupations Through Seven Decades, Bulletin 218 (in press—1948).

KNOW YOUR CAREER MARKET

DURING the past fifteen years the money spent by manufacturers on market and product research has increased by many millions. These astute businessmen have found that it pays to study in advance what reception a new product is likely to have among consumers, and to discover all they can about public taste and preferences before they go to the expense of manufacturing so that the product may be acceptable to the widest possible number of customers.

The purpose of this section of our program is to help the individual member put the hard-earned principles of market research to work in planning her own employment progress. It should be profitable to us to look at our own skills and qualifications as the product which we have to sell to our employers as our customers, and to discover to what extent we can tailor our product so that it will be in greatest possible demand, and find widest market acceptance.

The United States Census lists some 451 occupations, and shows women employed in all but nine of them. Nevertheless, three-fourths of women workers are to be found in twenty-three occupations. It seems hardly likely that, with all our divergent talents and skills, such a high proportion of women workers can find their greatest satisfaction and reward and render their greatest contribution in such a limited number of fields. Is it possible that women take the path of least resistance and just take any job open to them?

Many women in our own membership certainly want greater satisfaction and interest in their work. They join the Federation in the hope of receiving

help and encouragement in moving forward. Now when every possible door is open to women, it should be fairly easy to help each one study her situation and find not only one niche, but several in which she can make use of her skills and qualifications.

In a recent booklet, entitled *How Big Is Our Job?*, the General Electric Company tells how it has studied its employees—its job customers—and discovered that in general they want a packaged job that contains nine distinct ingredients: good pay, good working conditions, good bosses, steady work, a chance to get ahead, to be treated with respect, to get the facts about what's going on, to be doing something worth while, and to have other reasons for really liking their jobs, such as finding them interesting and deeply satisfying. The relatively small number of Federation members who are employers are faced with the responsibility of meeting these demands of the job customers, namely, their employees. The greater proportion of us, the employees, will do our market research from the opposite point of view. We shall need to discover what the employer requires of us in return for what we are paid, and how we can package our skills and qualifications to make them most acceptable.

The future is ours to make of it what we will. In the terms of our year's theme, "We earn our future," and our future in employment will require imagination, ingenuity, and initiative if we are going to step out in front away from old patterns.

Let's see just what this means in terms of the individual woman. Take for example the secretary, whose name is legion. There is no doubt about the market for her services. The present and potential market is good. But if she wishes to find a market for an exceptional product she will need to study the sales methods of persons who have found the exceptional secretarial position. She will find it profitable to test her package design, to preview the strength of her competition, study the competitor's product, discover service complaints and rectify these.

Then there is the librarian, glad to take more responsibility and tackle a more stimulating and demanding job. Market research for her will involve looking into the products developed by other librarians. State and county experiments have required initiative and force. Scientific and business libraries have created new demands for library service. Possibilities of wider public relations have opened up the vision of what library service might be. The librarian has endless examples to study in analyzing her potentialities.

Our personal qualifications have increasing importance today, as employers have discovered that, given certain basic training, employees still vary widely in effectiveness, all because of personal characteristics and work habits, and administrative skills. They count heavily in advancement, and the woman who is doing market research on her personal product will do well to add more assets on the side of her personal ledger.

Program and Projects

DISTRIBUTE the form, "Know Your Career Market," to every club member at your first meeting in the fall. Ask each member to fill out her form for her own personal use, and to set down on paper, anonymously if she wishes, the type of information she wants to gather about opportunities in her own field. Collect and tally these slips and summarize the results as to fields of interest, and as to type of information desired. Two possible projects may emerge from this tally.

1. If information about specific fields and the scope of opportunities they offer is desired, appoint a committee to work with school counselors, the local librarian, and with branches of professional or trade organizations in assembling the required data.

2. If more personal aspects of success are of interest to your members, make use of the sources given below and hold hearings on some of the qualifications necessary for top attainment: judgment, ability to get things done, initiative, imagination, decision. Ask persons in town who have attained high places through the exercise of these personal characteristics to discuss with the club some of the rules they work by.

In holding a meeting on the results of project No. 1, it may be stimulating to discuss these questions with regard to various fields of work that have been investigated:

What places in public office make use of women trained in this field?

What type of work is being done in this field by women self-employed?

What areas of specialization have been developed within this field?

What is the breadth or range of work in this field in firms, institutions, agencies, etc.?

What women in the community have done exceptional work in this field?

What personal characteristics and work habits contribute most to success in this field?

Each individual has a wide range of opportunities for which her capacities, skills, knowledge, and attitudes prepare her. But she must discover her new and wider markets.

References and Source Material

INDEPENDENT WOMAN—Watch for forthcoming articles. "Know Your Career Market,"—appraised form for the individual member in discovering wider use of qualifications, National Executive Offices, 5 cents.

Vocational Kit 1948-49, National Executive Offices, \$1.00.

Vocational Subscription Service, three publications sent to subscribers during the year, National Executive Offices, subscription \$1.50.

The Unwritten Law of Engineering, Mechanical Engineering, 29 West 39th Street, New York, N. Y., 25 cents.

Research for Product Development, released by Market Research Company of America, 444 Madison Avenue, New York 22, N. Y., free.

How Big is Our Job? General Electric Company, 570 Lexington Avenue, New York, N. Y., free.

Self-Appraisal Blank, 20 cents; An Outline of the Supervisor's Job, 25 cents; The Morale Function of the Executive, 20 cents; Management the Simple Way, 20 cents; Attitudes and Morale of Office Workers, 50 cents, all from American Management Association, 230 West 42nd Street, New York, N. Y.

Legislation--means to our ends

LEGISLATION COMMITTEE

HELEN G. IRWIN, *Chairman*

It may be said of the legislation committee that, of itself, it has no functions beyond those given it by the content committees. It is a *mechanism*, a means for accomplishing our ends. It stands ready and, we trust, in good working order, awaiting an impetus from the content committees to initiate or promote legislation that will advance their aims.

It is a committee of great and manifold responsibilities. It is responsible not only to each one of the content committees of the state federations and local clubs for promoting their ends through whatever legislative measures may be deemed necessary or desirable; it is responsible to the National Federation for taking whatever steps are required for carrying through its legislative platform. Furthermore, since it seeks to secure legislation in which the interests of the whole people are involved, it is responsible to the public.

This involves, first of all, the obligation upon the legislation committees of the National Federation, the state federations and the local clubs to familiarize themselves with all the items on the National Federation's Legislative Platform and with whatever state or local legislative measures the state federations and the local clubs may be promoting. Next it involves knowing, and being known to, representatives in the United States Congress, in state legislatures and in the community lawmaking body so that, when action is called for, it can be taken effectively and expeditiously.

These responsibilities of legislative work, while grave and numerous, are not as formidable as they may seem at first glance; and the satisfactions are great. Given a sufficient degree of interest in the ends to be achieved, the necessary information can be readily acquired and the techniques easily mastered. All who have participated in a legislative campaign, be it for the enactment of an important national measure or merely a city ordinance, can realize the feeling of accomplishment and real citizen-participation which such an activity can bring. Once active, a member can never again sit back and wonder what "just one person" can do in community or world

affairs. She has the answer. It is the legislation chairman's responsibility to show each member the "how" of such participation and thus encourage the acceptance of a citizen's responsibility in a democracy.

CONGRESS IS YOU

If our representative form of government is to function successfully, the members of Congress, as well as state and local officials, must be truly representative. This means that they must be selected carefully, and then kept apprised of the attitudes and opinions of the people for whom they act. It is important that the legislation chairman in the local club encourage in individual members the sense of personal responsibility for their representatives in the legislative arm of the government, and also that she should provide them with the necessary knowledge and techniques for making their demands upon their representatives effective.

A program designed to demonstrate the various methods of making contact with senators and representatives would provide the members of a club with information in regard to the qualifications and records of its representatives, and would help them to determine whether these representatives are truly representative.

The three methods recommended for making contacts with government representatives are: letters, personal visits, recordings.

Let us say that the legislation chairman has decided to start off with a discussion program on letters. By way of preparation, some time before the meeting, members can be assigned to write to the representative from their respective districts and to both senators to ascertain their stand on one of the items on the National Legislative Platform. Equal Pay, Equal Rights or a timely issue under the international or domestic plank are suggested as subjects.

After replies are received, they should be assembled by the legislation chairman in preparation for the meeting.

At the beginning of the meeting, a general statement of the subject should be made. Then, copies of the letters which the members wrote to congressmen and senators, with the answers, should be read. Finally, the legislation chairman, or the person in charge of the meeting, should call for a discussion of the issue involved, the letters to the congressmen, and the replies.

This discussion need not become involved with partisan politics. Once elected, a representative is duty-bound to represent *all* the electorate, irrespective of party. Broad and general discussion should be encouraged.

A meeting designed to serve as a lesson in the making of personal contacts should also prove of interest and value. It could be timed to coincide with the period a congressman or senator is at home in the fall and early winter (unless a special session of Congress is called) or the week of the Lincoln and Jefferson Day dinners.

The representative might be asked to present the general picture of legislation before the Congress, with particular emphasis on the items on our National Legislative Platform. If he is supplied with information relative to the issues supported by the Federation, it will be necessary for him to study them carefully before speaking, thus becoming more familiar with our aims. In this manner interest which previously may have been dormant may be aroused. Time should be allowed for questions which the members should be encouraged to ask.

A program giving information in regard to the possibilities for legislative work of the recordings of the speeches of our senators and representatives would have the added advantage of novelty. The national capitol has facilities for recording speeches. The cost is from \$5.00 to \$20, depending on length. If you cannot persuade your congressman to address your club in person, perhaps you could get him to record a speech dealing with one of the Federation-supported measures now before Congress. Your local radio station might be glad to broadcast the address. This would enhance the prestige of your club in the community. The address should be discussed afterward, and letters commenting on the speech should be written to the congressman. Such a show of interest produces really astounding results.

The BPW Club of Memphis, Tennessee, originated this plan last year, and their congressman changed from an admittedly uninformed observer of progress on the Equal Rights Amendment to a very active supporter. In addition, he was most impressed by the enterprise of the local club, and pleased by its request.

This is a good solution to financial problems of program; it is not expensive, and it works to the edification of both the club and the congressman.

WE MAKE OUR OWN LAWS

A MEETING on this topic may be held either as an alternative or as a second program to "Congress is You." It is designed to permit meeting-time to be given to items of local legislative interest, or to such

state federation legislation plans as seem to require a meeting to elaborate the subject and strategy. Clubs in states wherein Equal Pay or Jury Service are major projects may devote this meeting to explaining the plan and the assignment of duties in carrying it out to individual club members.

It may also be used as a meeting for those clubs which last year began work on a local ordinance in collaboration with the appropriate content committee. They may use this as an interim meeting, with those who have been active, reporting on work done and pending. Happily, it could be used as a victory meeting, or a discussion and appraisal of procedures used in relation to the end result.

A councilman, city attorney or similar official, could be asked to discuss a local ordinance, proposed or recently passed.

This also would be an ideal meeting at which to ask your state assemblyman or senator to speak on a state issue which the state federation or local club is endorsing.

Reference and Source Material

The Legislative Platform as adopted at biennial convention will be listed in full in the August, 1948, *INDEPENDENT WOMAN*. Keep it.

Every chairman should have a list of members of Congress. To secure this list, address: Clerk of House, U. S. Capitol, Washington, D. C., and request lists of members of Congress by states and committee assignments.

After Congress convenes, any bills on the Legislative Platform, with their numbers in the 81st Congress, will be publicized via the monthly legislation article in *INDEPENDENT WOMAN* and in *Federation Highlights*. Watch for them.

Bills may be requested by number from your congressman or senator or from the Document Rooms, U. S. Capitol, Washington, D. C. Bills, with "H" (HR-HJ-HJ RES.) preceding the number indicate a House bill and should be requested from the House Document Room. Those with "S" (SF-SJ RES.) preceding the number, are Senate bills and should be requested from the Senate Document Room.

Congress in Action by Smith and Riddick is a new booklet describing how a bill becomes a law and giving material for staging a club skit on this subject. It is available at the National Capitol Publishers, Inc., P. O. Box 7706, Washington 4, D. C., 50 cents.

Congressional Digest is a monthly publication giving pros and cons of the leading issues before Congress. Subscriptions should be sent to 1631 K Street, N. W., Washington 6, D. C. \$6.00 a year.

Newsweek Platform contains one subject each issue with pros and cons. It is free to club chairmen and officers. Address request to Newsweek, Program Department, 152 West 42nd Street, New York 18, New York.

Publications available at the National Executive Offices, 1819 Broadway, New York 23, New York:

Legislative Know How tells how to write your congressman and how to be effective legislatively. 7 cents per copy.

A new publication will replace the Legislative Kit. In a few pages, it will list the salient facts about the items on our National Legislative Platform, giving their history and reasons for support. Watch *INDEPENDENT WOMAN* and *Federation Highlights* for announcement.

A new, very simple picturization of the steps of a bill becoming a law will be issued this summer. It will serve as a reference for the progress of our legislative items, and will make information and requests from the National Legislation chairman more understandable. Watch *INDEPENDENT WOMAN* and *Federation Highlights* for announcements.

Tools for learning—press and radio

DEMOCRACY can function properly only when the people are educated to make wise decisions. Our Federation with its more than 2,000 local units is a vital force for the education of its members in the making of such decisions. It is highly important, therefore, that we learn to use properly two great tools for learning, the press and the radio.

First, radio, greatest media for learning in the world today. A recent survey showed that ninety-three per cent of the homes in the United States have radios going on an average of four hours a day.

How to be alert to the use of this tool for learning in our clubs is our problem. The answer is discriminate listening and wise use of what we hear. If we do listen discriminately, we shall discover ways of using radio to increase the value and interest of every part of our program.

Second, the press. Let us see how by following the suggestions and accompanying material that come from the National News Service, clubs can originate events, stage meetings and plan demonstrations in their respective communities which can be counted upon to be treated as news by their local newspapers.

RADIO COMMITTEE

M. MARGARIETE RALLS, *Chairman*

RADIO as a learning device of world scope has been twenty-seven years in the making. Now with its new phase, television, we know not where it will go. During this time it has been used in clubs as a means of publicity—no matter how. This has caused no little concern among broadcasters for the reason that far too many organization and club programs have become a nuisance. To some of the older radio people the very name “radio chairman” spells trouble. The reason? Poor programs resulting in mass criticisms from listeners.

To us, however, a radio chairman is one who *knows*: knows how a program is constructed, how to criticize constructively, how to report good programs to her club for their listening, and, lastly, how to produce a good program when the time comes for her club to broadcast. By the methods provided by the Federation she, too, will know the steps to take for station contact, script writing, even mike technique.

When a radio chairman knows how to use this tool

well and can prove to radio personnel that she does know, her club has “arrived” in radio.

Radio work, until last year, began with Business Women’s Week. Last year, however, we began with United Nations Week with a program tying in with our International Relations program. Business Women’s Week publicizes our whole Federation program. Here, the radio chairman should watch her step. Here, her public relations work begins. If her ideas are worked out carefully before approaching a radio station and she is fully cognizant of her role, the way is easy. The Federation handbook, *Radio and Your Club*, provides instructions for avoiding pitfalls and taking each step for producing a successful radio program.

WITH Business Women’s Week over, the chairman’s work has just begun. Now she must educate her club in radio. Her first move should be to see that her committee has a part in one dinner meeting, for the reason that she is in a position to offer an entertaining evening. Then, she must listen to radio programs, especially those which, though excellent, are not necessarily well publicized. These she calls to the attention of her club members with the appeal that they write their station, network or sponsor expressing their appreciation or offering their constructive criticism.

She listens for programs that tie in with the activities of the various committees in order that she may keep the chairmen informed of broadcasts that may be of special value to their work; and again urges that a letter of thanks and appreciation be sent to the broadcasting station. In this way, we can bring broadcasters to the realization that we are a live, thinking, well-informed group. At each meeting of her own club she gives her club members factual information about radio. In other words, she educates them about this tool for learning, radio.

Almost every club has some special activity which needs publicizing at least once a year. The radio chairman remembers the one-minute spots which would be effective on a woman’s program. She has met the women broadcasters of the stations during Business Women’s Week and has had them as her guests to one of the dinner meetings, possibly the one on radio, so she feels that she knows them and can be sure of a good reception if she calls upon

them. They will ask her to send them copy for spot announcements or a whole story from which they can use what they wish. The material should, of course, be neatly typed in double space for convenience in editing. Often the women broadcasters will request an interview with members of the club or the key speaker. This is according to how well the radio chairman has built public relations. Always thank them and the station manager for any courtesy to your club. Let it be said that radio chairmen have the "know how" of radio work.

How to use radio well is a teaching process, and a chairman who goes into it with an earnest, creative attitude will come out a much better educated person herself because she will have added to her own stock of knowledge that which she has given to her club. Radio teaches public relations, and she is the representative of her club. Her committee is still new so she will probably have the last few minutes of any meeting. She is therefore obliged to teach her club members quickly how to use this tool for learning. Since radio is the best of all tools for teaching conciseness, you will find yourself able to say in five minutes what others say in ten, and leave your audience eager for more.

As radio chairman, you can use this effective tool for learning to promote and enhance every part of the Federation's program. Proficiency grows with use. Each time you use radio, therefore, you can be assured that you will do it better than before.

NEWS SERVICE

KATHRYN E. PICKETT, *Chairman*

PUBLIC opinion is the greatest weapon of civilization. It is greater than the atomic bomb, but like all other weapons, it must first be produced and then distributed.

The National News Service of the Federation is an assembly plant which produces ideas on program, legislation, vocations, membership and other branches of the Federation's activities. It then becomes the task of the clubs to give a local slant to this material and to distribute it to their local newspapers in the form of live news stories.

What is news? The old-time newspaper man's definition of news is summed up in the phrase, "man bites dog." This, of course, is just a picturesque way of saying that only the unusual and unexpected constitute news. *Time Magazine* says names make news. Yes, that's true, but names alone are not enough. News is what happened yesterday, or will happen tomorrow or the next day; it denotes action.

What is action? It may take several forms: a protest, a resolution, adoption of a point by point program, an appeal for congressional action, the results of a fact-finding survey.

Who reads the newspapers and magazines? The average American with a high school education. Almost every home that does not have a wolf at the door invests a few pennies every day for a newspaper, and at least a small proportion of the income for magazines. It is estimated that of 103,850,000

Americans aged fifteen years or over, 71,500,000 read some sort of periodical publication.

The press reaches every individual of every family. It is filed in libraries and archives and is of lasting value to researchers, editors, historians.

How many newspapers are there in this country? There are about 375 morning, 1,200 afternoon, and 9,500 weekly newspapers in the United States of America. Scarce as news print is, the average newspaper in this country is many times the size of newspapers in other countries. The average newspaper has a social conscience. This is demonstrated by the campaigns that many newspapers carry on to promote more and better educational and recreational facilities and a more wholesome environment for children and young people, for full employment, for sound and ethical business practices, and for numerous other improvements designed to make the local community a good place for all of the people to live.

HAVE these facts in mind when your club wants to present a story of its activities. Let it be connected with community problems and tie some action into it.

National Business Women's Week, October 10-16, is a good springboard for the club year. The news service chairman should work with the other chairmen of standing committees to develop a program which will interest all elements in the town, and create news and plenty of action. For suggestions on program for Business Women's Week, see page 155 of this issue of *INDEPENDENT WOMAN*.

Month by month, interpret the Federation's program on the basis of local action by your club.

It's news when: (1) A delegation from your club calls on the Governor and asks for the appointment of qualified women to forthcoming vacancies on state boards and commissions, or the Mayor if a local appointment is sought; (2) when one of your members files a petition or secures nomination for elective office; (3) when a woman is made a bank official or given a high executive post. Stage a dinner or luncheon in her honor and let her tell how she overcame the handicaps of a woman in business. That's news in any newspaper office as of 1948.

In other words, good conduct is news when it is dramatized. So, also, is any occurrence bearing upon the advancement of women and their contribution to the community.

Consult your local editors, give them news when they want it, in the form they can use. Type copy neatly in double space. In the first paragraph state why, what, where, when and whom. Example: National Business Women's Week will be launched by the Business and Professional Women's Club of _____ on Sunday, October 17, with a "Go To Church Sunday" movement. Plans were made known by _____, president of the club. And so on the further details.

State conventions, bills before the legislature, the campaigns for Equal Pay and Equal Rights all offer news pegs to hang a story on.

Use your creative impulse and your typewriter, be certain of your facts; then you are ready to operate your club's news service.

To get them out and inspire them to work

BY JULIA COLE FAUBER, *Director of Program Coordination*

THIS is an open letter to the hundreds of new clubs that for the first time will be planning a year of activity coordinated with the broad outlines of the national program. It is intended also for those who may be ready to adopt new methods for programs that command public attention. It will suggest tested ideas that offer members interesting and satisfying activity.

New or old, every member wants meetings worth going to. Every club wants to prosper with a growing enthusiastic membership and with everybody out to meetings. This year it is important that the club program concern itself with the problems of adjustment of the individual member to the current uneasy domestic and foreign conditions. Our Federation leaders are in agreement that this emphasis will best be expressed through a general pattern of study followed by discussion leading into action. When our personal affairs mesh into problems as complex as those of this critical period, we get nowhere unless we leave the broad and intricate generalities and address ourselves to the relatively simple and concrete issues that touch our own lives. Each part of the national program describes in general outline the significance of domestic and world trends to the business and professional woman and her role as a responsible citizen.

Can we find a way to refocus the picture through the lens of the average club in a typical community? Surely we must, for few of us can adjust our lives to problems on a world scale. We can, however, find the answers in our immediate environment. As the club program is thus refocused to work out the larger problems in the familiar local scene, each group can strengthen itself, serve its home town, and forward the personal advancement of each member. Let us see how the average size group of fifty or sixty busy women working in a typical town of from five to ten thousand people would use tested practices to develop its own club program.

The Plan's The Thing

It's a maxim that no program takes place in a vacuum. But it is surprising how often planners fall into the trap of setting down splendid ideas on paper that fail in the doing because they are of no immediate concern to the people for whom the plan is made.

The first thing, then, is to take an appraising look at your club and the community in which you are living. The Club-Community Analysis (price 5¢) is available from national executive offices to guide the program coordination committee in getting together the needed information. Sources of program material, new members, and the trend of member and community interests are now at hand to help construct a realistic plan of activity.

If this is your first experience in using the national program, you will want to emphasize those parts which lie nearest to the immediate affairs of your members. Against the background information of your analysis each part of the program may be weighed against this test:

What is there in our town to which these ideas can specifically be related?

What aspect most concerns our members and the community?

What more do we need to know about it?

How much of this can we do and build a good foundation of committee experience this year?

What kind of meeting will best publicize the committee activity to the members—to the community at large?

With these decisions made, you can select from the whole program those parts which best fit the specific requirements of your particular club. You will choose the likely places where the townspeople and business leaders will welcome your help; you will set the green signals on the roads that lead to success.

In making your selection it is important to keep

in mind the true meaning of program. *Program is the whole planned activity of the club.* It is this sum total of club activities, drawing in all the members, that is the life of the club—the cement of its organization structure.

The next step is to set up your annual calendar of events which some of us have been in the habit of calling the program. Here good showmanship is needed. These "events," if planned really to highlight the results, or perhaps the goals, of each committee's work will inform and entertain the members. And, just as important, if interested groups in the town are drawn in, you will draw to you strong, working members and gain the support of public opinion for the ideas you are advancing.

Your calendar meetings, therefore, should have the new look. There is no use trying to advance to positions of leadership with outmoded and old-fashioned methods. If we are going to have a meeting, let's make it the kind that nobody wants to miss.

It's not alone because of shortages of help and prices of food that hearty dinners and pleasing speakers are being by-passed by active groups. Little came of them. Free speakers more often use the opportunity to advance their own purposes. A few polite scattered questions pass for discussion. A dinner-speaker meeting is the easiest and least trouble for a committee to plan. It is also the least effective. It brings out the same kind of people—the eaters and listeners, not the doers. Other kinds of programs are replacing them.

Clubs report remarkable gains in enthusiasm and attendance following the change from dinner-speaker meetings. Vivid and dramatic presentation of information on committee objectives develops strong discussion in which everybody finds it easy to take part. Members like talking things over together. In one club, attendance increased three hundred per cent.

A valuable by-product from this change in method has been the development of leader abilities by members formerly inactive, and the opening within the community of opportunities for their use. Meetings and their purpose have commanded the attention and support of the newspapers and the townspeople. Pioneering with these practices has been a contribution of the national test groups.

The Test Groups

THESE groups are selected clubs in typical communities that volunteer to work with the director of Program Coordination to test the national program in actual operation. The purpose is to keep the annual program realistic, and to assay new program methods which best lend themselves to our organization. This project has been valuable in pointing ways in which the program can be shaped better to serve club needs. It has also tested the soundness of traditional practices and helped the testing group to substitute ideas that develop enthusiasm, growth and strength.

Every club wants good workers. Clubs that have recently organized may well use from the beginning

the practices these groups have proven for you. Clubs that have problems of poor attendance, inactive members, little growth, may also consider the wisdom of adopting new methods that have been tried in operation.

Films and Discussions

AN example is the use of a film to present a subject for discussion. Not every committee can find an informed speaker to present the information or conclusions it wishes to advance. Sometimes a speaker may even advocate positions completely contrary to the goals for which the Federation is working, thereby defeating the purpose of the meeting.

The rapid growth of film libraries has made available a wealth of material within almost any price range—often merely for the cost of transportation. The test groups have experimented with the use of this material with gratifying success.

People disagree very freely with a film they may see; it is not necessary, therefore, to confine ourselves exclusively to films that present our points of view. A picture presenting another point of view may serve as a springboard for vigorous discussion.

The experience of one test group affords a good illustration. When the public affairs committee decided to use a film to open discussion urging active citizenship, arrangements for the use of a film were made two months in advance—a necessary precaution to avoid disappointments. The film "General Election" was chosen picturing the way a candidate gets on a ticket and conducts his campaign in England.

The discussion pointed up and showed the reasons for parallels and differences in United States practices. It developed that the club members had never attended a caucus; did not know who could go or what took place. Their later action in having members present at both political caucuses led, naturally, to a Sunday afternoon forum in one of the local churches at which the candidates for town election came before the members and townspeople to talk over what would be good for the community and what they would carry through if elected. The idea of active citizenship was thus stressed for everybody in the community.

Suppose your finance committee decides to have a meeting this year on "Prices and Your Pocket-book." These are the steps by which the test group would develop its meeting.

Advance Preparation

ORDER for committee discussion and study the manual, *Money Management and the Family*, and the discussion guide for the film, "Managing the Family Income," published by the Household Finance Corporation and available for 5 cents per copy from the national executive office. The film order should be placed at least two months in advance. Arrangements should be made locally for operator and projection. (Continued on page 156)

Women in Policy-Making Posts

OUR Federation has voted to endorse and work for the election and appointment of qualified women to public offices, boards and commissions—local, state, national and international. The vote of the convention body simply opened the way to action. Nothing will be accomplished until the idea is put to work by clubs in every community.

This is a crucial year in which to set about this task. With women outnumbering men by some 2,000,000, they can no longer put off responsibility for shouldering their share of the work required to help build a sound economy at home, with due regard for our place in the family of nations in one world. The battle of inflation is on; the world food situation points to the need for conservation; there is a crisis in education. These, and others like them, are our problems as well as men's. No mean task lies ahead.

To help get these necessary things done we elect and appoint to public office men and women who are presumed to be qualified for the work they are to do. Our success in getting this work done well depends upon the quality of our public officials. Our efforts toward sound political housekeeping thus begins right at home in our towns and cities.

But how far have we come? To what extent have we helped women take their places of public responsibility? Not very far. We, the greatest democracy, lag behind other countries in the number of women in lawmaking bodies. As Fannie Hurst has aptly pointed out, many of our economic and social handicaps, and our political handicaps as well, are the result of women's passivity rather than male opposition. The results of this passivity are plain to be seen in the record of women in politics.

Let's look at this record:

Nationally: Seventy-six years ago, in 1872, Mrs. Victoria Claflin Woodhull of Ohio was nominated for president of the United States by the Equal Rights Party, although when she went to the polls she was not permitted to vote. In 1884 and again in 1888 the National Equal Rights party nominated for president Mrs. Belva Ann Bennett Lockwood, a lawyer from New York. In 1886 and in 1889 Mrs. Lockwood was sent by the United States Department of State as delegate respectively to the International Congress of Charities, Correction, and Philanthropy in Geneva, and to the Universal Peace Conference in Paris.

Some twenty-seven years later the first woman was elected to the United States Congress as a member of the House of Representatives from the first Montana District. She was Miss Jeannette Rankin. Since the passage of the 13th Amendment to the Constitution in 1920, forty-two other women have been appointed or elected to the Houses of Congress. Four of the five women who have served in the Senate filled unexpired terms. The other was appointed to serve one day. Mrs. Hattie Caraway of Arkansas, appointed first to fill her husband's unexpired term, then elected to serve two full terms, is the only one *elected* to the Senate. Of the thirty-eight women who have served in the House, only twenty-six—thirteen Democrats and thirteen Republicans—have been elected to full terms.

That is a poor showing in twenty-seven years. Now only seven women serve in the House, and three of these were elected first to fill unexpired terms of their husbands, though they have each been re-elected several times on their own merits. One woman, Mrs. Mary T. Norton of New Jersey elected first in 1924, has been re-elected to every Congress since. The other three now in Congress are newcomers, elected on their own merits. We hope these three—Mrs. Katharine St. George, Republican of New York; Mrs. Helen Gahagan Douglas, Democrat of California; and Mrs. Georgia L. Lusk, Democrat of New Mexico—have set a new pattern.

In the States: Turning to women's place in state governments—in 1946, 211 women in thirty-six states were elected to state legislatures. In only twelve states is there one, or more than one, woman in the Senate. In twelve states, not one woman serves in either branch of the state legislature. Of the 211 women elected to state legislatures in 1946, how many have followed in the footsteps of husbands?

BUT the past can help us only if it becomes the foundation upon which to build. The next step is to note not only the requirements of positions already filled by women, but to inform ourselves about the requirements, salaries, terms of office and expiration dates of each post, and make ready, at that time, to come forward quickly, at the proper moment and place, with the names of exceptionally well-qualified women for these posts. Here are some suggestions for your adoption. (Continued on page 156)

United Nations Week

MILDRED BURGESS, UNITED NATIONS REPRESENTATIVE

THE week of September 19-25 in which the United Nations Assembly opens its session—which, this year, will be in Paris—will be celebrated all over the world as United Nations Week.

Our experience with the observances of United Nations Week which our clubs have initiated, or in which they have taken part during the past two years, demonstrates that this is one of the most rewarding of projects that can be taken for education on the United Nations. During this week, everyone will be seeing everywhere references to the United Nations. Everyone will be reminded that, as citizens of the member nations, two billion, seven-hundred-million people, United States of America included, now share world citizenship. Many times they will hear asked such questions as, "What are we doing to make peace secure?" "How does the United Nations help us to secure and maintain peace?"

It may well be that no individual contribution to the survival of peace that we can make can be more important than to use our combined efforts, during this week set apart as United Nations Week, to bring the people where we live into active support of the United Nations. This work can also be made a strong attraction for new club members.

Through early cooperation with the mayor and governor, a community might undertake to show how all community activities are actually becoming a part of world activity, and how we are all becoming world citizens. Early in the summer, BPW clubs could call together leaders in all the other local organizations and lay plans for their cooperative celebration of United Nations Week. Or, if another organization has already taken the leadership, BPW members can accept their share in the community plans.

Proclamation by the mayor and governor, sent well in advance to all school and church leaders, will set the ball rolling; displaying of posters and distribution of announcement cards in public places calling attention to local exhibits will keep it briskly on the move.

Each business, store and profession can be asked to arrange an appropriate display. Banks

might make a display of antique coins and foreign currency, or of maps showing the location of their foreign branches. Industries could show through an exhibit of the various materials used in the making of their respective products their reliance on foreign markets and foreign imports; stores could make themselves gay with flags of the nations and arrange window exhibits to show the world-wide contacts necessary to bring to the community the variety of merchandise on sale. Through window exhibits, private organizations could take the occasion to show how they have been working with the United Nations and participating in overseas relief. Some stores will be willing, once or twice a day during the week, to show United Nations films. Music shops will be glad to give programs of music from other lands. Museums will have appropriate exhibits.

Welfare agencies can tell the public about the United Nations Agencies: World Health Organization (WHO), Food and Agriculture Organization (FAO), and International Refugee Organization (IRO). Schools and colleges and all education agencies can show their relationship to the educational program of UNESCO. Labor organizations can interpret through exhibits their relationship to the United Nations International Trade Organization (ITO) and the International Labor Organization (ILO). Postal Unions and telegraph and radio offices can use this opportunity to show their participation through United Nations Universal Postal Union (UPU) and International Telecommunication Union (ITCU). The Air Services will be interested to show their tie-in with the International Civil Aviation Organization (ICAO).

INTERNATIONAL radio, press and movies are preparing world-wide programs which will have local outlets.

Materials and suggestions will make up a United Nations Week packet available for postage (10 cents) from the national executive offices. Requests for all materials must be received not less than thirty days in advance of the time when you need to use them. Available about August first.

Business Women's Week

USE YOUR VOTE IN '48

THIS year marks one hundred years of woman's progress since the Seneca Falls Conference in 1848 when a little band of intrepid women drafted a Declaration of Sentiments setting forth women's grievances.

Now the grievances have largely been righted. Our chief problem today is to help women take more responsibility for government on all levels.

To do this, they must be active in the political parties of their choice; they must vote in the primaries and register for the general election and vote on Tuesday, November 2.

National Business Women's Week, October 10 through 16, offers business and professional women the opportunity to prove that, now that women have to a great extent the educational and economic opportunities for which the pioneers fought, they are ready for political responsibility in a time of great crisis.

"Use Your Vote in '48" is the business and professional women's slogan which emphasizes this responsibility.

What to do about it: Each club should organize a business and professional women's committee including the following chairmen of standing committees: public affairs, education and vocations, news service, radio, legislation, membership.

Program for the Week: The clubs could very well, on the opening Sunday, ask local clergymen to preach sermons in their churches on the responsibility of citizenship.

A Town Meeting on the evening of Monday, October 11, might be arranged to enable club members and the public in general to hear candidates from both parties who are running for the United States Senate and the Congress present their claims for election.

Other community organizations should be urged to participate. This is an opportunity for the legislation chairman to become acquainted with the candidates and important party people since she will be obliged to make arrangements for securing the speakers. By establishing good relations prior to election, her job later will be easier when the win-

ning candidate is in office and she wishes to further Federation objectives legislatively. If candidates are unavailable, party leaders may be asked to address the meeting, explaining the respective candidates' background and views on public issues. A question period should be provided.

On Tuesday of Business Women's Week members of the clubs could do a telephone campaign or a house-to-house canvass of their members to make certain that there is a 100 per cent registration where permanent registration does not exist.

In checking the registration of BPW members, the public affairs chairman or a member of the committee should be in charge of the canvass. If a large committee is established and each committee member is given only a few names, it will be less burdensome to any one club member.

The feature for Wednesday or Thursday might be a luncheon or dinner at which any women candidates for public office, local, state or national, would be guests of honor. At the luncheon, women who are officers or active in their own political clubs should be honored or invited to speak. This would not only encourage more BPW's to affiliate with their own political clubs, but would also serve to direct attention to the hard-working women who are not always given deserved recognition.

Friday might appropriately bring a demonstration in the operation of the voting machine or the marking of sample paper ballots, whichever form is used in your state. This event should bring out the newspaper photographers to make action pictures of women receiving a lesson in the casting of their ballots. Voting machines or sample ballots can be secured through the County Clerk. The headquarters of either political party will be able to tell you which is the nearest appropriate official to contact.

SATURDAY could be First Voter's School of Politics, to which the members of the club might bring young women who will this year cast their first votes. A digest of the relation of their community to the other units of government, such as county, state and national, might be presented.

TO GET THEM OUT AND INSPIRE THEM TO WORK

(Continued from page 152)

equipment both for an advance screening and the meeting.

Call a meeting for committee study on cost of living problems of members in the home community. Discuss the purpose of the meeting, and why it is important. Prepare a guest list of persons in the community who employ or do business with women, who handle investments, savings, real estate, or who can throw light on local conditions. Also include key women from other groups, girls from the high school, economics and civics teachers, guidance counselors, employers, town officials, newspaper publishers and editors, members of the Chamber of Commerce, representatives of labor organizations, and leaders of both political parties.

Other steps will include: clearing of program details with the program coordination committee and formulating of plans for the cooperation of assisting committees. Providing the news service chairman with a statement of the purpose and plans for the meeting. Seeing that, a week before the meeting, committee members report to chairman on status of their individual assignments. Providing the president with program detail for her agenda. Holding a committee meeting for advance screening of the film, using the film discussion guide previously ordered, and preparing questions for the discussion period, as directed in the guide.

The Meeting

WHEN the meeting is turned over to the chairman she will find it profitable to tell the audience in advance what is going to happen. This is a most important point in the experience of the test group. Tell them why the meeting is important; its purpose; what to notice in the film; how discussion will proceed and when it will close. Briefly it is their discussion, not questions and answers from the platform. The leader is only the referee to put the conversational ball back into play with a question if the members of the team let discussion lag. No one need address the chair or rise from her seat. All address each other with due consideration in letting everybody have a chance to speak. The chairman tosses the ball with the first prepared question and the committee members participate with the whole group in discussion.

If the advance preparation has

been conscientiously carried out and if the audience has been seated in circular rows so that speakers can see each other, experience proves that interest in the discussion causes members and guests to linger on after the program has been concluded. Discussion should always be brought to a close before it wears itself out.

After The Meeting

WITHOUT any special planning the test groups have set their own pattern of after-meeting sessions when officers and chairmen hold a "jam session" to enjoy their success, examining any weak spots in the operation of plans, set their goals for better performance at the next meeting, assess the things the meeting has accomplished. These times of frank evaluation have spurred officers and committees to better performance. The president has learned not to talk from the chair, to conduct her meeting from a prepared agenda, to move things along promptly to a conclusion. Committees, too, have caught the spirit of team play that depends on promptness, precision and group loyalty.

"We work harder," commented a member of one test group. "But we have so much more fun," chorused others. They might have added that invariably the test groups have finished the year stronger, with more members, and qualifying for membership citations.

If your program this year is centered on your own members, helping each to find her largest opportunity, usefulness and growth, expanding her resources for health, enjoyment and fellowship, your club will have carried forward the spirit of the national program.

WHEN you register at the biennial convention, you will be asked to show your club membership card. If you are unable to produce it, you will be required to take the matter up with the credentials chairman. You'll save yourself and the credentials chairman time and trouble if, before you leave home for the convention, you make sure that your club membership card is in your handbag.

WOMEN IN POLICY- MAKING POSTS

(Continued from page 153)

Programs and Projects

1. Continue the effort to make every member politically alert. Active participation in political party organization work is essential to understanding how the wheels go round and to discovering in what way names of qualified candidates may be submitted or in what ways petitions may be used to introduce the names of candidates not on the rolls.

2. When we know our way around in the political setup, the next step is to gather precise data about existing public posts—offices, boards, and commissions. Call for volunteers in your club, or appoint representatives to gather these basic facts about each elective and appointive position:

The requirements in training and experience.

The term of the office.

Its expiration date.

The salary.

And, in the case of appointive offices, this additional fact: by whom is the appointment made.

3. Make a list of the posts whose terms expire during the current club year.

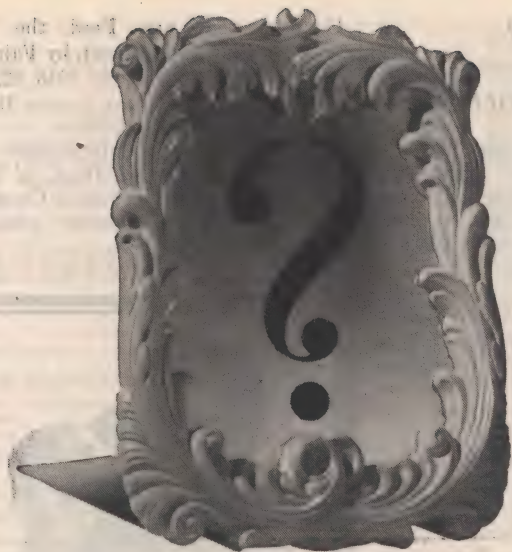
4. Start to work on the immediate list. Classify according to type and according to whether the various posts require professional or technical training or experience.

5. Assemble a list of women eligible under these headings. Discuss the names at a club meeting to get further information about each woman listed.

6. Hold a meeting or reception for women now in public positions, inviting them to suggest the ways in which a club such as yours can approach appointive officials to call to their attention persons who have special qualifications needed in specific posts. A joint meeting of men's and women's organizations in public office might be effective, since you will wish to aid in the election and appointment of qualified men as well as of qualified women.

Reference and Source Material

"If We Want Women in Public Office," *INDEPENDENT WOMAN*, March, 1948; *Parties and Politics in the Local Community*, The National Council for the Social Studies, 1201 Sixteenth Street, N.W., Washington 6, D. C., 1945, 50 cents; "Women's Opportunities and Responsibilities," *The Annals*, May, 1947, \$1.00, and *Political Unit*, 25 cents, both at the National Executive Offices



Have you looked to see *where you are going?*

Perhaps you are one of the favored few whose future is secure — happy in your work — your progress firmly in your own two hands.

But — if you're looking for a greater chance to grow — for a future with financial independence . . .

— if you question where you're going, from where you are today — this may be the most challenging message you've ever read in your life!

"Make the Most of Yourself"
and **GROW!**

Right now — we can offer to a few women a career that's sound as sterling! If you meet the requirements for one of these key positions — there are practically no limitations on your future growth.

There are opportunities for advancement — opportunities for a position of leadership any

woman would be proud to hold. Instead of restricting routine and daily time clocks, you'll enjoy stimulating contacts with interesting people. *Your* career will associate you with one of the world's most precious possessions — *the* one every woman knows will add most to the rightness of her home, the richness of her life — beautiful sterling silver.

Complete training—free!

Entirely at our expense you will be given aptitude tests to enable you to make sure you are building on a firm foundation, and you will be completely schooled for your new career. You will be proud of your position as an associate of this nationally known, nationally advertised firm. Yet, you will find us informal and friendly. You will enjoy the widening contacts you make. You will enjoy independence and freedom. Most of all you will enjoy the security and pride which a better income brings and with this better income, an ever increasing opportunity to enjoy the better things of life.

Look in your mirror . . .

examine your future

Do it now while this opportunity is here. If you act *now*, reflected in your mirror you may see a career that's financially and professionally better than you ever hoped to gain. If you want this sort of a future, write us now. If you are over 27 and free from home responsibilities . . . if you own and drive a car, a personal interview will be arranged. Your confidence will be completely respected. Write that letter *now*. You have everything to gain and nothing to lose. Address your letter to the attention of Mr. T. S. Knight, President.

Royal Crest Sterling

NEWARK, NEW YORK STATE



These Women Have Achieved Success . . . WILL YOU?

Read these enthusiastic letters from women* who have grown with us.

"After ten years with Empire Crafts Corporation, I wish to express my thanks to you and other members of our very fine organization, for making it possible for me to achieve success and recognition in the business world. It is not only the most profitable career for women, but it has made it possible for me to have a very wide acquaintance and a happier social life." R. B. Ohio

"I carry memories of six grand, prosperous and enjoyable years, working for and with the finest company and sterling all the way through." G. P. Illinois

"It was a great day for me when I began to work with your organization nearly seven years ago. It surely has been the best seven years of my life." L. S. Michigan

"My work has been and is profitable, interesting and enjoyable.

The freedom of working when, where and how I choose is the main attraction." E. L. H. Delaware

"My checks are helping me pay off the mortgage on our home and assist our children with their college education." C. F. California

"Royal Crest Sterling has helped me reach many goals and achieve a feeling of independence and certain security that I have strived for for years." G. L. Texas

*Names and addresses available upon request.

Business and Professional Woman Study at Home

LAW

For Personal Success and Larger Earnings

Whatever your talents, legal training will help you assume a more important position in life, create opportunities that lead to larger earnings and greater success. For more than 39 years, ambitious women have been benefited through the specialized instruction offered by The American Extension School of Law.

Over 114,000 Students Enrolled
Why not find out how simple it is to follow the A. E. S. L. lessons and guidance—how the expert instruction takes you step-by-step to the LL.B. Degree. Our free book, "Law and Executive Guidance," tells all about the course—how you may enroll, how you may profit by Law and explains our easy payment plan. All texts furnished.

Send For Free Book

AMERICAN EXTENSION SCHOOL OF LAW

Dept. 89-LW

646 N. Michigan Ave., Chicago 11, Ill.

(Continued from page 139)

References and Source Material

WHAT PRICE THE DOLLAR?

INDEPENDENT WOMAN 1948. March, "Women's Sense Instead of Price Control"; February, "On Budgeting the Balance." 1947, October, "The National Debt—We are not Bankrupt," "What is going to happen to the American Tax System?"

General Electric Company, 570 Lexington Avenue, New York 22, N. Y. *Don't be an Inflationeer*, folder, free. *How to Make Your Dollar Count*, folder, free. *Commentator*—article on current questions, free, 1948.

U. S. Department of Commerce, Washington 6, D. C. *Wage Drives and the Outlook for Tomorrow*, 10 cents. *Facts about Taxes and Public Spending*, folder, free.

American Management Association, 330 West 42 Street, New York 18, N. Y. *Management and Economic Progress*, 50 cents.

CONSERVE OUR HERITAGE

INDEPENDENT WOMAN, June, 1948, "Conservation in Your Own Back Yard." 1947, September, "America is at Stake." 1946, October, "Let's Stop Robbing Ourselves."

Atlantic Monthly, 1948. March, "Crowded off the Earth"; April, "The

Country that can Feed the World."

Our Plundered Planet, by Fairfield Osborn. Little, Brown & Co. 1948, \$2.50.

Pleasant Valley, by Louise Bromfield. Harper & Bros. 1943, \$3.00.

Other sources of information: Federal Dept. of Agriculture; Dept. of Interior; National Park Service; State Conservation Commissions; agricultural schools and extension services.



A Protecting Hand

You are familiar with The Salvation Army's work among suffering, sick humanity in caring for children, the aged, the sick, and the homeless.

But do you know that you can receive A GUARANTEED LIFE INCOME through ANNUITIES issued by this organization? You secure a generous income that is regular, protected, and sure, knowing that ultimately this protecting hand is extended in your name.

Annuities issued under the supervision of the New York State Insurance Dept. Write today for details to Dept. #41.

THE SALVATION ARMY

130 West 14th St., New York 11, N. Y.

WRITE for MONEY

The NEW, streamlined Storycrafters Guild method, created by FREDERICK PALMER, is the modern, up-to-the-minute way of teaching professional writing technique that is selling today! Through personal guidance, you learn to write Stories, Articles, Novels, Radio, Motion Picture, "Fillers" and specialty writing. But first, let Storycrafters Guild test your aptitude for writing. No obligation. Send for Free Aptitude Test today.

STORYCRAFTERS GUILD, Dept. 103
5617 Hollywood Blvd., Hollywood 28, Calif.
Send FREE APTITUDE TEST and details of Home-Study Course in Creative Writing.

Mr. Mrs. Miss

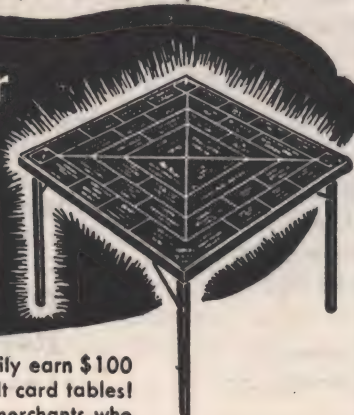
Address

City

State

CHURCHES, WOMEN'S CLUBS, SOCIETIES, Etc.

An easy way to clear
\$100.00 CASH
plus 24 Card Tables!



Under this novel plan, your organization can easily earn \$100 and at the same time get 24 handsome, well built card tables! Here's how: Your members simply sell, to local merchants who are glad to cooperate, advertising space on the tops of the tables. You keep \$100 of the money you collect. I send you the 24 tables. No risk—nothing to pay, not even freight charges. Many groups have completed the plan two or three times, doubling or tripling the money and tables earned. Write today for further details.

Nearly 1000 Groups have used this amazing plan. Ideal for Churches, Granges, Lodges, Auxiliaries, Legions, groups of all kinds.

WHAT OTHERS SAY: Charleston, S. C. "Our chapter has worked this plan three times this year and find it a very easy way to make money and have nice, sturdy card tables to use when we need them. We have cleared over \$400.00."

F. W. MATHERS, Dept. 1W, 1209 W. Kings Highway, Mt. Ephraim, N. J.

Please send full details of The MATHERS Advertising Card Table Plan.

Name

Organization

Address

City

Zone

State

We are also interested in FOLDING CHAIRS ☐ (Check)

Let IN-A-PURSE save your time and temper

Put this purse-organizer on the job in your handbag. Then—you've got wallet, key case, compact—all the essentials of handbag living—right at your fingertips. Best of all: transfer IN-A-PURSE from bag to bag with nothing left behind. Durable Marvalon fabric in red, blue or green. Checked center section. 8½" long, 9 pockets, or 7½" and 7 pockets. Only \$1.00 postpaid. Sorry, no C.O.D.'s.

IN-A-PURSE CO.

4023-B Cottage Grove
Des Moines 11, Iowa



NEW BLACKHEAD REMOVER

Removes blackheads safely—Does not mark or bruise delicate skin tissues. No other remover like it. Chrome plated—Postpaid, \$1.25.



ELLA BACHE
24 East 55 St., New York, N. Y.

START A RENTAL LIBRARY

A rental library and greeting card shop can make you independent faster, with less effort, than almost any other small-capital business. Authoritative, fact-packed, 12,000 word business report tells how, and explains simple way to estimate potential earnings. Sent postpaid for \$1.00.

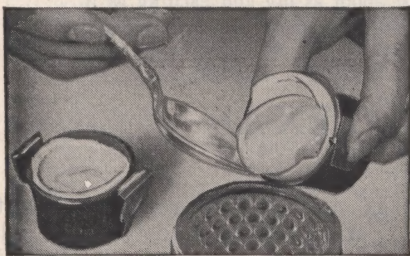
MARKET RESEARCH ASSOCIATES
7905 Evans Ave., Chicago 19, Ill.

SUMMER AUTO TOURS

OLD MEXICO—July 5-24 All-Exp. \$247.50. Combine tour with Fort Worth Convention.

WEST COAST—August 2-26 (write for details). For Economy, Companionship, Completeness of itinerary these tours cannot be equaled. Qualified conductors who have studied in 12 countries. Inquiries Invited.

REV. & MRS. WILBUR F. POWELL
BETHANY, ILLINOIS



CRAX-EZY KEEPS FINGERS COOL AND CLEAN • ENDS EGG MESS!

It's fun to fix hot, soft-cooked eggs with these smart new egg holders! So simple that even the children can use Crax-Ezy. Order a set for each member of your family. Specify red, green, yellow or white. 50c per set, ppd.

CRAX-EZY, DEPT. B, BOX 247, STA. K,
LOS ANGELES 11, CALIF.

TO PROMOTE OUR WORLD CITIZENSHIP

(Continued from page 141)

Alternative meetings on the theme of "World-wide Future" might be developed to acquaint us with the future which is opening through international cooperation for economic recovery. These relate to the Marshall Plan; the Western European Union embodied in Benelux (Belgium, Netherlands and Luxembourg) and embracing also Britain, France and the United States; and the various plans for cooperation between the United States and non-European countries.

Project

A SPECIAL value of the proposed A meeting on the Commission on the Status of Women is that the interest generated in the careers of its members might stimulate the club to efforts to become acquainted with women whose records of service to city or state make them eligible for policy-making posts.

Source Material

A kit containing a chart of the plan of the Committee room, pictures, biographies of Commission members and the text of one session is available from your executive office. Special background material will be included for use in the study group.

Materials for developing a meeting on any or all the alternative topics mentioned above can be secured from the national executive office.

The monthly article on the United Nations in INDEPENDENT WOMAN is strongly recommended for use at one monthly club meeting.

- your face
- your figure
- your fashion
- your future

POWERS SCHOOL

Offers a personalized course in self-perfection. Neither age nor occupation matters. For the girl or woman who has enough imagination to visualize her potentialities and who wants to know how to perfect them, POWERS SCHOOL provides individually arranged day or evening classes. Also special summer courses.

Under a staff trained by John Robert Powers, you receive personal analysis, consultation, demonstration and advice on weight control, posture, Make-Down, coiffure, costume, poise. For further information or interview, visit, write or phone:

MISS JULIA DOTY
247 Park Avenue
New York 17, N. Y.

New York Philadelphia Pittsburgh Detroit
Engagement of Lecturers may be arranged through The Speakers' Bureau.



"You Must Have Spent Years on Shorthand"

"No! I Learned in 6 WEEKS!"

SPEEDWRITING, the ABC shorthand, can be completely mastered in one-fourth the time required by symbol systems and is far easier and more accurate to write and transcribe. Tens of thousands of shorthand writers have been freed from the drudgery of old fashioned methods of learning and writing shorthand by the marvelous SPEEDWRITING System. It has no signs, symbols, or machines, but is based on the familiar letters of the alphabet—the A B C's you already know!

Qualify as a Fast, Accurate Shorthand Writer in 72 Hours of Home Study

Speedwriting

With no interference with your present work, with no sacrifice of your present hours of recreation, you can master this easy, ABC shorthand in 6 weeks of home study and be ready for a good position! Speedwriting is nationally recognized, used for over 20 years in business and Civil Service. The cost is amazingly low!

FREE

Send for our interesting new illustrated booklet, which gives you full information about Speedwriting; also fascinating trial lesson. No obligation; mail coupon today!

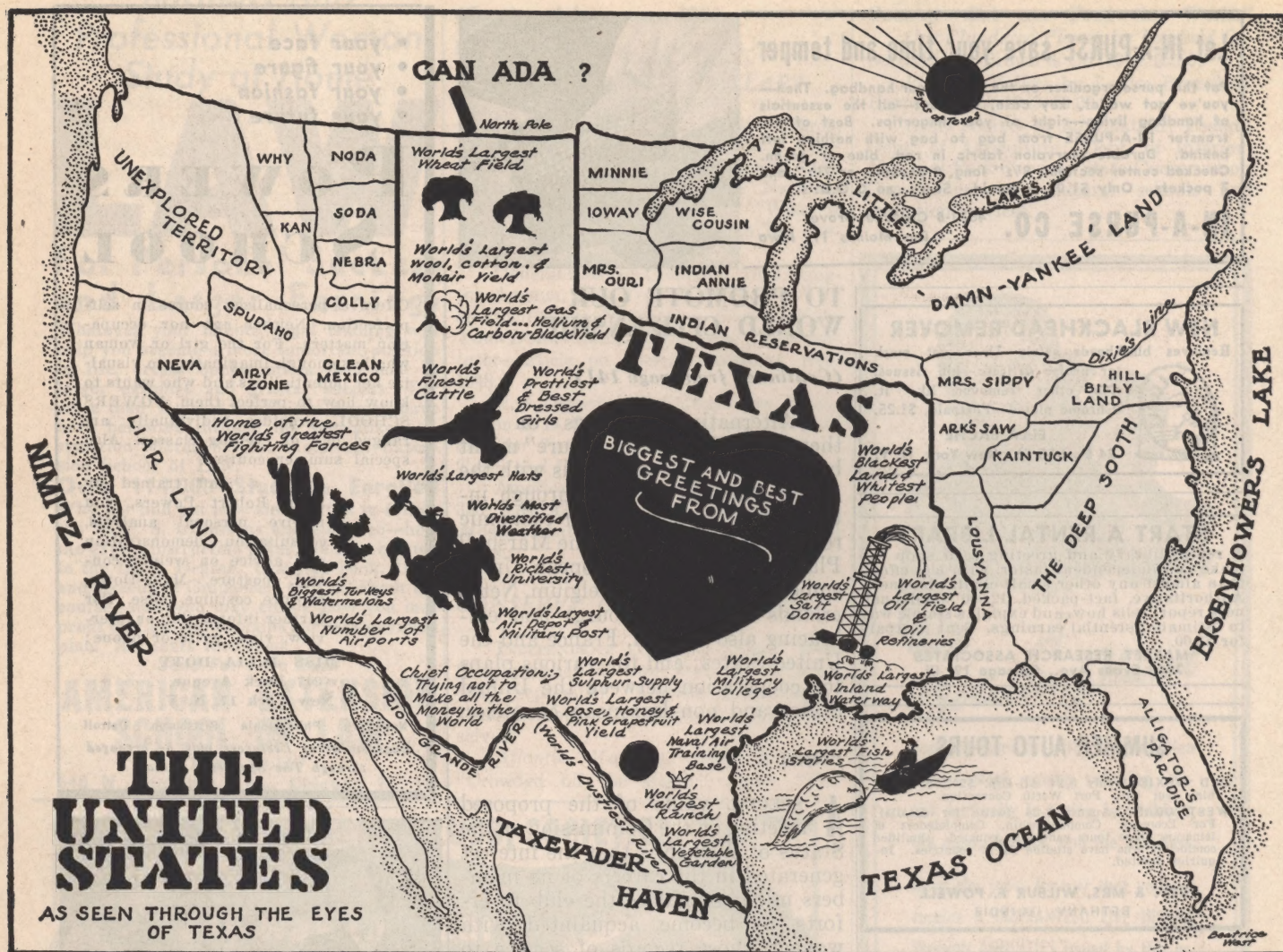
School of Speedwriting, Inc.

55 W. 42 St., Dept. 7305-8, New York 18, N. Y.
You may send me the free trial lesson and book describing the home study course in Speedwriting, without obligation on my part.

Name
Address
City Zone State

(Copyright, 1948, School of Speedwriting, Inc.)

IF you have not made your hotel reservation for the biennial, send your application at once to the Housing Chairman, 114 East Eighth Street, Fort Worth 2, Texas. State preference as to hotel or tourist court. No single rooms are available. Rates cannot be quoted at this time, but they will be in line with those prevailing throughout the Southwest for comparable accommodations.



To BPW's all over the country, the hostess state to the biennial convention looks just about as big and exciting as it does on this map showing the United States as seen through the eyes of Texas. Reproduced by permission of its originator

THE EYES OF BPW ARE ON TEXAS

THE thoughts of all BPW's are deep in the heart of Texas; the theme song of BPW is, "Texas, the Eyes of BPW are Upon You."

The reason, of course, is the biennial convention in Fort Worth, July 4 to 9.

From "Damn - Yankee Land" bounded by the "Few Little Lakes" on the north to the "Texas Ocean" on the south; from the "Unexplored Territory" of the northwest; from "Noda" and "Soda," from "Spudaho," "Airyzone," "Indian Annie" and "Hill Billy Land," BPW's are on their way to that country of "the world's biggest, greatest, finest" shown on the above map. And they are prepared to find that all the map claims is, if anything, an understatement of the real facts. They are looking forward to clasping hands with

"the world's whitest people," to enjoying "the world's biggest watermelons, and pinkest pink grape fruit," to becoming acquainted with "the world's prettiest and best-dressed girls."

Having read in the April issue of their official magazine, *INDEPENDENT WOMAN*, of the attractions offered by Fort Worth, and of the promise of entertainment of a novel and exciting variety held out by the chuck wagon dinner and rodeo to which they have been invited by the Texas Federation, and the Maverick Roundup honoring the rank and file among the convention delegates and visitors, they simply can't stay away. They're tucking their club membership cards and their credentials into their handbags, pinning on their BPW emblem pins, packing their

bags and getting ready to start.

Also, having read the timetable of convention sessions in the March issue of *INDEPENDENT WOMAN*, they're preparing to do some good, solid BPW work, too. From that timetable, they know that there is work to be done that will call for their best thinking, soundest judgment, most well-considered decisions. There will be round table discussions, workshops, classes they will not want to miss. And there will be speakers of world-wide reputation and importance they will want to hear.

Since final arrangements for the featured speakers have not yet been completed, announcements in regard to them are not yet possible. They will, however, be leaders qualified to speak on current problems of greatest interest to our Federation.

The National Federation of Business and Professional Women's Clubs

NATIONAL OFFICERS

PRESIDENT *Sally Butler*, 3310 No. Meridian St., Indianapolis, Ind.
1ST VICE PRESIDENT *K. Frances Scott, M. D.*, 32 Gothic St., Northampton, Mass.
2ND VICE PRESIDENT *Mrs. Hazel V. Peterson*, Braun Hotel, Hot Springs, S. Dak.
3RD VICE PRESIDENT *Mrs. Nina Horton Avery*, 1702 First National Bank Bldg.,
Richmond 10, Va.
RECORDING SECRETARY *Florence V. Cartwright*, 216 S. Minnesota St., Shawnee, Okla.
TREASURER *Maude Doyle*, 2916 East Central Ave., Albuquerque, N. Mex.

CHAIRMEN STANDING COMMITTEES

EDUCATION AND VOCATIONS — *Ethel M. Johnstone*, 533 Post Street, San Francisco 2, California
FINANCE—*Grace S. Stoermer*, 227 N. Rampart, Los Angeles 26
HEALTH AND SAFETY—*Dr. Irma Gene Nevins*, American Red Cross National Headquarters, Washington 13, D. C.
INTERNATIONAL RELATIONS — *Mrs. Gloria Bowman*, Box 1693, Reno, Nevada
LEGISLATION — *Helen G. Irwin*, 917 Locust Street, Des Moines 7, Iowa
MEMBERSHIP — *Mrs. Sally Dunn Pickering*, 64 Davis Avenue, Auburn, Maine
NEWS SERVICE — *Kathryn E. Pickett*, Woman's Page Editor, *Indianapolis Star*, Indianapolis, Indiana
PROGRAM COORDINATION — *Mrs. Margaret Culkin Banning*, 740 East Superior Street, Duluth 2, Minnesota

CHAIRMEN SPECIAL COMMITTEES

ADMINISTRATION INTERNATIONAL FUNDS—*Mrs. Isabelle Claridge Taylor*, 23 B. Franklin Park Apts., Chew and Duval Sts., Philadelphia 38, Pa.
CANDIDATE DATA — *Mrs. Lucy Somerville Howorth*, The Pall Mall, 1112—16th St., N.W., Washington 6, D. C.
CONTACT NATIONAL BIENNIAL — *Ruth Townsen*, 1013½ University Drive, Fort Worth, Texas
HOME FOR THE AGED—*Marian Argo*, Box 185, Tenino, Washington
INTERNATIONAL FEDERATION — *Judge Vera M. Binks*, Kewanee, Ill.
LEGISLATIVE RECOMMENDATIONS — *Mrs. Margaret Culkin Banning*, 740 E. Superior St., Duluth 2, Minn.
LEGISLATIVE STEERING — *Helen G. Irwin*, 917 Locust St., Des Moines, Ia.
WOMEN FOR POLICY-MAKING POSTS—*Charl Ormond Williams*, 1201 Sixteenth St., N. W., Washington 6, D. C.

STATE PRESIDENTS

ALABAMA — <i>Mrs. Lillie M. Alexander</i> , 219 Samford, Auburn	IDAHO — <i>Mrs. Frankie K. Alworth</i> , Box 147, Twin Falls	MISSOURI — <i>Frances Tapp</i> , 522 South Market St., Maryville	RHODE ISLAND— <i>Mrs. Elsie Shanahan</i> , 53 Lee Ave., Newport
ALASKA — <i>Mildred Ostrom</i> , Anchorage	ILLINOIS — <i>Clara E. Lawrence</i> , 2608 Eastwood Ave., Evanston	MONTANA — <i>Mrs. Rhoda G. Kennel</i> , 155 Fourth Ave., East North, Kalispell	SOUTH CAROLINA— <i>Myrtle Venable</i> , Pacolet Mills
ARIZONA — <i>Bess Stinson</i> , P. O. Box 2591, Phoenix	INDIANA— <i>Grace Schoenbaechler</i> , 410 Hulman Bldg., Evansville	NEBRASKA— <i>Mrs. Edna Ube</i> , 312 South Cleburn, Grand Island	SOUTH DAKOTA — <i>Mrs. M. G. Beckers</i> , 1103 West Blvd., Rapid City
ARKANSAS — <i>Stella Waite</i> , 2301 Glendale, Texarkana	IOWA — <i>Mrs. Stella E. Barker</i> , 3121 Cottage Grove Ave., Des Moines	NEVADA— <i>Mrs. Genevieve Cloud</i> , Box 8, Lovelock	TENNESSEE — <i>Mildred Hearne</i> , Box 214, Lebanon
CALIFORNIA— <i>Laura M. Lorraine</i> , 475 Vine St., Sebastopol	KANSAS— <i>Kathryn Brenton</i> , 1100 Laramie, Marysville	NEW HAMPSHIRE — <i>Marion G. Alexander</i> , 52 North Main St., Penacook	TEXAS — <i>Marguerite Anderson</i> , Abilene Christian College, Abilene
COLORADO— <i>Mrs. Mary H. Peterson</i> , 225 Greenwood Ave., Littleton	KENTUCKY — <i>Mrs. Queenie Grable</i> , University of Kentucky, Lexington 29	NEW JERSEY— <i>Mabel Wells</i> , 225 Townsend St., New Brunswick	UTAH — <i>Mrs. Lillian W. Lunt</i> , Box 810, Cedar City
CONNECTICUT — <i>Josephine F. Graf</i> , 26 Warren St., Stamford	LOUISIANA — <i>Mrs. Gladys S. Miles</i> , 605 K St., Monroe	NEW MEXICO— <i>Mrs. Emma Scofield</i> , Box 35, Lordsburg	VERMONT— <i>Mrs. Sadia S. Parker</i> , 47 Patterson, Barre
DELAWARE — <i>Mrs. Lillian V. Hulse</i> , 805 West 21st St., Wilmington 223	MAINE — <i>Mrs. Doris G. Rosen</i> , 62 Boutelle Road, Bangor	NEW YORK — <i>Caroline Slocum</i> , 2 East End Ave., New York 21	VIRGINIA — <i>Mrs. Irene L. Pancoast</i> , 113 No. Fairfax St., Alexandria
DISTRICT OF COLUMBIA — <i>Dr. Irma Gene Nevins</i> , American Red Cross National Headquarters, Washington 13	MARYLAND — <i>Mrs. Gladys Oliphant</i> , Salisbury Blvd., Salisbury	NORTH CAROLINA — <i>Mabel L. Bacon</i> , 428 E. Kingston Ave., Charlotte	WASHINGTON — <i>Marian Argo</i> , Box 185, Tenino
FLORIDA— <i>Sara Lee Creech</i> , P. O. Box 842, Belle Glade	MASSACHUSETTS — <i>Mrs. Susanne P. Shallna</i> , 305 Harvard St., Cambridge 39	NORTH DAKOTA— <i>Hettie Blythe</i> , 204 Fifth Ave., Valley City	WEST VIRGINIA — <i>Myrl Robrbough</i> , 359 Lee Ave., Clarksburg
GEORGIA — <i>Mrs. Mamie K. Taylor</i> , c/o Georgia Power Co., Atlanta	MICHIGAN— <i>Mrs. May K. Burke</i> , 1044 Olivia, Ann Arbor	OHIO — <i>K. Lucille Provo</i> , 1808 Stanwood Road, East Cleveland 12	WISCONSIN — <i>Mrs. Martha Ann Hollenbeck</i> , Box 511, Green Bay
*HAWAIIAN ISLANDS— <i>Mrs. Gertrude Dow</i> , 2510 E. Kalakaua, Honolulu, T. H. <i>Mrs. Ruby C. Trask</i> , Wailuku, Maui, T. H.	MINNESOTA — <i>Mrs. Hazel C. Daniels</i> , 410 Globe Bldg., St. Paul 1	OKLAHOMA— <i>Elaine Barnes</i> , 618 Kennedy Bldg., Tulsa	WYOMING — <i>Mrs. Helen Joyce</i> , 407 Smith St., Sheridan
	MISSISSIPPI— <i>Bonnie Mills</i> , Apt. 3-A, 721 N. State St., Jackson	OREGON— <i>Mrs. Leone T. Jensen</i> , 917 Willamette, Eugene	
		PENNSYLVANIA — <i>Grace B. Daniels</i> , 775 Wyoming Ave., Kingston	

* Club Presidents

EXECUTIVE OFFICE STAFF

EXECUTIVE SECRETARY: *Olive H. Huston*
ASSISTANT TO THE EXECUTIVE SECRETARY: *Barbara Wells*
DIRECTOR OF FIELD SERVICE: *Beatrice A. Patterson*
ASSOCIATE DIRECTOR OF FIELD SERVICE: *Mrs. Lillian T. Majally*
DIRECTOR OF FINANCE: *Mrs. Gertrude Flay Conroy*
EDITOR INDEPENDENT WOMAN: *Frances Maule*
DIRECTOR OF PROGRAM COORDINATION: *Julia Cole Fauber*

HONORARY PRESIDENTS

Mrs. Lena Lake Forrest, 1680 First National Bank Bldg., Detroit, Mich.
Lena Madesin Phillips, Apple Acres, Stony Brook Rd., Westport, Conn.
Earlene White, Hotel Commodore, Washington 1, D. C.
Minnie L. Maffett, M.D., 706 Medical Arts Bldg., Dallas 1, Texas
Charl Ormond Williams, 1201 Sixteenth Street, N.W., Washington 6, D. C.
Margaret A. Hickey, 560 N. Skinker, St. Louis 5, Mo.

PUBLIC AFFAIRS — *Mrs. Sara Sparks*, 1819 Broadway, New York 23, N. Y.
RADIO—*M. Margariete Ralls*, 401 Hartman Theatre Building, Columbus 15, Ohio.

LEGAL ADVISER — *Marguerite Rawalt*, 1801 Sixteenth St., N.W., Washington 9, D. C.
PARLIAMENTARIAN—*Mrs. Edgar Menderson*, 14 Burton Woods Lane, Cincinnati 29, Ohio

MEMORIAL TO PAST NATIONAL PRESIDENTS — *Charl Ormond Williams*, 1201 Sixteenth St., N.W., Washington 6, D. C.
NATIONAL REPRESENTATIVES AT STATE CONVENTIONS — *Mrs. Julie Thomas*, Lake Worth, Fla.
REGIONALS — *K. Frances Scott, M.D.*, 32 Gothic St., Northampton, Mass.

1819 Broadway, New York 23, N. Y.

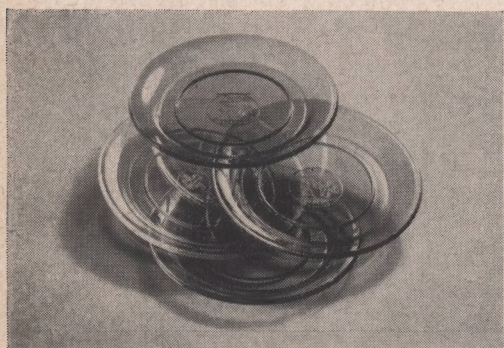
DIRECTOR OF EDUCATION AND VOCATIONS AND PUBLIC AFFAIRS: *Gladys F. Gove*
DIRECTOR OF INTERNATIONAL RELATIONS AND UNITED NATIONS REPRESENTATIVE: *Mildred Burgess*
DIRECTOR OF NEWS SERVICE AND RADIO: *Pauline Mandigo*
DIRECTOR OF HEALTH AND SAFETY: *Olive H. Huston*
DIRECTOR OF LEGISLATION AND WASHINGTON REPRESENTATIVE: *Geneva F. McQuatters*, National Federation of BPW Clubs, Inc., 1917 Eye Street, N.W., Washington 6, D. C.

We answered your requests

NOW ...

for your committee plans and work record, a **BPW NOTEBOOK BINDER**. Build your own work kit. Keep work plans, notes and club materials organized in this attractive green cover which bears the gold stamped emblem of the National Federation. The convenient size is designed to hold the Program Planners Notebook, check lists for study, membership committee material, club roster and ample work sheets for every committee. Size 6" x 9", simulated leather, durable construction.

Price\$1.50



PLASTIC COASTERS

Box 4 to a set75c



EMBLEM PLAQUE

Bronz disc, 7" in diameter mounted
on a shield\$10.50

A must for every member, personalized **PAPER NAPKINS**. Ivory colored with the emblem stamped in green. Use them at your luncheon and dinner meetings. Make an attractive gift or prize. Dinner size, 100 in a box\$1.50

Are your copies of **INDEPENDENT WOMAN** kicking around without a home? You can order a specially designed **BINDER** in dark green simulated leather. Fine for gifts to member friends. And if the club doesn't have all the past years' issues in binders, it's a business meeting matter. Better still, start your library with this issue, your program for 1948-1949.

Price\$3.50

The National Federation of Business and Professional Women's Clubs, Inc.
1819 Broadway Please Prepay Your Order New York 23, N. Y.